

# UNDER\$TANDING



# MON€¥

"Money...  
More precious than Life!  
More powerful than Love!  
More essential than Knowledge!  
More dangerous than Nuclear Bomb!!"

"Few of us see money as means to acquire more  
knowledge, happiness, and love...."

Amitt Parikh

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## Preface

Everyday, every hour, we think a lot about money. However, we hardly really try to understand money, its importance, its nature, its dangers, and its role in our life.

Whether we accept it or not, money has become the single most influential force in shaping the future of mankind.

We, the earthlings are at a crucial stage. From here, we can look forward to a golden future or a total disaster. It all depends on our understanding of money and how and for what cause we use it (or waste it).

Where would you like your children to live in, hell or heaven?

Money is the root cause of all problems...  
Yet, if understood well, money itself CAN become  
the most practical solution to all the problems...

*- Amitt Parikh*

There is an emergent need to understand money well. This book is my sincere effort to start this process along with your help.

This book is not about whether money is good or bad. I am just presenting you some facts, which, if understood well, can help you gain abundance of happiness, love, and peace in life. I have also tried to offer solutions to some of the problems by referring various books, from my understanding and from lead received from Mother Nature.

This book does not teach you how to make money. But you may actually become a richer and a happier person just by *understanding money*.

And that is the bottom-line, isn't it?

Amitt Parikh  
Mumbai

## Introduction

### What is Money?

Nobody needs an explanation. Not even a kid. We all know money as our true friend, who helps us in getting whatever we want. Taking our care as our mother and father. Helping us stay alive with water, food, shelter and medicine (at least air is free!). Who else can do so much for us? So, we all crave for more money, as *money is all we need...*

In reality, money is just a medium of exchange. You may relate 'money' to name of your local currency like Dollar, Pound, Euro, Rupee, Yen, Peso, Yuan, and so on. In terms of its uses, money may mean wealth in various forms to different people, like enough water and food (especially to the poor), big house, big car, higher (costly) education, gold, diamonds, more power, good wine and drugs (for addicts its most valuable thing on earth!) etc.

Few of us see **money as means to acquire more knowledge, happiness, and love**. I know you will be wondering how money can help you get love, happiness, and knowledge. However, it only depends on your understanding. Wrong ways of earning and wrong ways of spending money are the root cause of sorry state of our society today.

Money spent for upliftment of poor, welfare of society or as an aid in calamities will bring you true happiness and love of people. Money spent on spiritual research will help

you gain true knowledge which can change your life entirely.

## **History of Money**

Are you interested in knowing the history of money? Going back to history is a waste of time (and money!), if we are not going to learn from mistakes done in the past.

There have been ancient civilizations that understood money (wealth) much better than us. So, if you want to know history, don't just go after collecting ancient coins, collect their wisdom as well.

When ancient Egypt fell, only 4 percent of the population held all the wealth! When the Babylonian civilization collapsed, only 3 percent of the people owned all the wealth! When ancient Persia was destroyed, 2 percent of the people owned all the wealth! When ancient Greece sank into ruin, only 0.5 percent of the people held all the wealth!! When the Roman Empire collapsed into ruin, only about two thousand people owned all the wealth in the known civilized world!!!

## **Got the point? THINK.**

If you think over the above para for a while and compare the situation in our so called 'civilized' society today, you will understand the greatest secret of 'money'. In today's world also just 5% of the world's population makes the rest 95% of population dance on their tunes with their money power. And we dance to their tunes because we all want to catch their money!

Here is a quick look at the history of forms of money:

- Early history: Blood, Bride
- Stone age: Precious Metals
- 3rd millennium BC: Earliest Banking (in Babylon)
- 2200 BC: Standardized Silver Ingots
- 700 BC: Coins (in Lydia)
- 500 BC: International Banking
- 405 BC: Currency Debasement (Athens)
- 300 BC: Giro System (Egypt)
- 118 BC: Fiat money (China) (i.e. Paper Money)
- 800 AD: Printed Bank Notes (China)
- 17th Century: Modern Bank Notes (Amsterdam)
- 21<sup>st</sup> Century: Plastic Money (Credit/Debit Cards)
- 21<sup>st</sup> Century: Electronic Money (eGold, PayPal etc.)

### **How money is created today**

Yes, money is actually created out of nothing! Banks create money by simply lending it into existence. When a bank gives you a \$100,000 mortgage, it creates only the principal amount, which you spend and which then circulates in the economy. The bank has given you the loan with interest, i.e. it expects you to pay back \$200,000 over the next 20 years. But the bank has not created the interest part (second \$100,000)! It expects you to generate this amount by fighting with everyone else in the market. No wonder why bankruptcies are so common!

Today's monetary system has almost nothing to do with the real economy. Just to give you an idea, the volume of

currency exchanged on the global level is **\$2 trillion per day**. This is **30 times** more than the daily gross domestic product (GDP) of all of the developed countries together, and **100 times** more than the trading volume of all the stock markets of the world combined!

**Unbelievable, isn't it?**

## **The Future of Money**

It is estimated that around 2000 local communities in the world are now issuing their own currency, independently from the national monetary system. Besides barter transactions are also increasingly becoming popular throughout the world. I am sure that in future we will see more and more individuals, communities and corporates pushing alternative monetary systems, electronic money and barter systems to new heights.

Internet has helped rapid growth of alternative electronic currencies like e-gold, PayPal, NetPay etc. Electronic currencies have helped individuals and businesses accept micro payments (even less than a dollar) from people and businesses across the world, creating new markets, which were non-existent in the past. Services have started which exchange one alternative currency to another (like e-Gold to NetPay or vice versa), increasing chances of success of these currencies.

From next chapter onwards, we will take up major issues related to money in various fields (in alphabetical order). If you are not interested in some topic, you can move ahead to what attracts you.

## Money and Arts

What is the one thing that all artists crave for? Money?  
NO.

All artists, whether a painter, a musician, a dancer or an actor, crave for **APPRECIATION**.

That's the reason for which GOD created such a marvelous universe. That's the reason for which Beethoven composed great music, that's the reason for which Tolstoy wrote 'Love and War' and that's the reason for which Mona Lisa was painted.

However, money has now started affecting all forms of arts. Artists are running after money. Awards are 'purchased'. The value of a piece of art has started being measured by its commercial success. In lure for quick money, some people have stopped being creative and chosen path of 'duplicating' other's success.

Isn't this because of wrongly adopting commercial success (amount of money earned) as the measure of *success*? Those artists who are 'good' in marketing can 'create' value out of mediocre works too. And those with great talents but no support remain unrecognized.

*After 19th century, how many great artists have we produced? Anyone at par with those genius people? Incidentally, this is the period when money got recognized as a measure of success.*

## **Why?**

People have started accepting money as means of getting appreciation. Artists tend to *buy* appreciation.

## **Are you the one?**

There are MANY talented humans on this planet, away from the glamorous world, may be in remote villages, in deserts, on mountains or in isolated tribes. You may be one of them and have talent that is not yet 'marketed'. You may be trying hard to catch media attention or get monetary support for your first art.

First thing you must understand is that you should never compromise your quality and doing what you enjoy. Although, people will advice you to do what the 'market' demands; doing what your heart demands will pay you much more.

There are two reasons for this:

First: Every individual is gifted with unique talents. And mostly, what your heart loves doing is this unique talent. So pursuing it further will result in original unique creation.

Second: Because you have put your heart in it, It will be such a splendid piece of work that people will 'appreciate it' and market 'will have to' recognize it.

## **What can we do for unrecognized talent?**

Internet is the best platform for budding artists. You can receive appreciation (and money) with less effort giving you more time to create rather than market. But Internet has not reached to villages and all the people. So there is a need to form an *Foundation for Promising Artists*, which can work towards uplifting the untapped talent and giving them much needed appreciation.

### **Foundation for Promising Artists (FPA)**

I think first task is giving an opportunity to all Artists around the world to showcase their work to the world without spending fortune. Internet and television is the best media for this.

*FPA* can act as a catalyst to make this happen. The organization should have representatives around the world who create awareness in their area and collect art material from all the people and put it on web or send it to head office for broadcasting on TV. Revenues can be shared between the foundation and the artist.

To give you an example, let's take a case: A potter in interiors of Rajasthan in India, makes wonderful paintings which are appreciated by local people but the world is unaware of this. The Rajasthan - India unit of *FPA* releases advertisements inviting all artists to showcase their work. Seeing an opportunity the potter approaches the foundation and gives his paintings.

Paintings are scanned and uploaded to the server to be showcased in Virtual Paintings Gallery of the *FPA's* web site. Buyers from across the world APPRECIATE the work and also buy it. The foundation shares the revenue earned with the potter cum painter. This makes the potter focus more on paintings and creates more wonderful pieces of Art.

Do you have the resources/contacts/ideas to make this happen? Please think how to make this happen. Your ideas/comments are welcome.

### **Bottom Line**

The bottom line is, money should help in development of Arts.

The moment money is diverted to upliftment of Art; we will soon see birth of many more Genius Artists with invaluable pieces of creation.

I don't need the money, dear. I work for art.  
- *Maria Callas*

## **Money and Barter System**

Barter system is very old form of transactions and was successfully used by ancient civilization before advent of currency in the form of coins. In barter system the buyer pays the seller in terms of 'goods' or 'services'. For example, a carpenter can give his 'carpentry services' in return for 'vegetables' from a farmer.

This can happen on country level too. For example, India can import Electronics goods from Japan and pay by supplying food items worth equivalent value. For this we can have a 'universal currency' to decide value of products/services.

In many countries, small/medium scale companies have re-initiated the barter system. Usually a firm acts as a Barter Facilitator who accepts goods and/or services from companies/individuals and gives options for sellers to choose what to take in return for their products/services. Some companies directly accept barter trade in return for their products/services. This is a good humble beginning and I believe more and more organizations would join.

Today internet is helping in growth of several online barter exchanges where people from all over the world can exchange their goods and services either free of cost or for some fees.

### **Is Barter System practical?**

Think of what a company manufacturing tyres would pay to their staff of 500 people if they use only barter system.

We have to think of a more practical approach. But, I think we can definitely start using barter system as an added payment option over and above the current options like payment by cheque/credit cards/cash etc. Option of payment by barter system should be introduced in all business transactions to reduce the evils of current currency system.

### **Progress of Barter System**

The value of barter transactions totaled almost **\$6.5 billion** in 1994 in the US and Canada alone, and is increasing three times faster than normal exchanges. "Barter News" magazine estimates the total barter worldwide at **\$650 billion in 1997**, and growing at an annual rate of 15%. The **United States Department of Commerce** estimates that **20 percent** of the world's **\$10.9 trillion total** trade is conducted through barter.

Since historical times, barter has been used in almost all countries. In India the barter market is expected to be worth Rs 600-700 Crore by 2005.

Some companies have also introduced payment by Barter Cards similar to credit or debit cards. Thus future of barter systems seems very bright. It is also a fact that whenever financial systems face severe 'bear' phase or 'collapse', barter becomes the most preferred method of financial transactions.

## Money and Business

"What if your business is DANGEROUS for lives of 6 billion people on earth?"

"So what? If I am getting tons of money in this business, why the hell should I bother for those idiots?"

This conversation is imaginary, but a fact. Multi billion dollar industries like Automobile, Petroleum and Chemical industries have the same saying in their minds. And headless and heartless people from politics support them. Thanks to them that soon, *humans may become an endangered species on Earth!*

### Why are we in this situation?

The only reason for this kind of foolish thinking by intelligent humans is the misconception about value of money. Who can explain them that they only need to change the technology instead of changing entire planet for their survival! And don't take their word that alternative technology does not exist. Can an intelligent human, who has gone all the way to Moon, who has succeeded in creating nuclear weapons, can not create intelligent technology for lifting and moving of objects (transportation) without those funny noisy/polluting engines?

We could have done that way back in 60s or 70s. Its only because they *did not want to*, they *could not* do it.

## What should I do as a businessman?

Consider these two purposes:

**One: Improve life of human being** (and all other creatures on earth)! Whatever business you are in, or you want to start, just ensure that it does not hurt our well-being. That's it. If every businessman starts analyzing his business with this purpose in mind, **Earth will be transformed to Heaven.**

Those in dangerous fields must immediately take action to look for alternatives in technology, materials, processes or business field itself. If necessary, research should be promoted (not sabotaged) to come out with better solutions.

**Two: Create wealth!** Yes, don't create paper money. Create wealth. Current financial systems are aimed at creating more and more bankrupt nations! Don't believe me? Wait for one or two decades and you will see it happening right in front of your eyes. What happened to Mexico? What happened to Argentina?

Businesses are dependant on speculators. And there cannot be any wealth generation with speculators. Not even worth single penny. They can make the richest person, a beggar overnight. (even overnight collapse of big banks!).

## What is Wealth?

That's a tough question. As we all have accepted the simple equation of  $\text{wealth} = \text{money}$ , we have forgotten true

meaning of wealth. Suppose today you have 5 million Yen in your bank account when 1 USD is equivalent to 100 Yen. You are considered wealthy. But within few months or years (depending upon volatility!) you hear Dollar/Yen conversion at 1\$=1000 Yen, what will be your net worth? With this kind of fluctuating economies (based upon speculation), no one can progress, except those skilled *players* who carry out these precise timely fluctuations!

If you think today's businesses creates wealth, think:

- In how many nations all citizens have enough food, shelter and even water?
- How many remote places have essential infrastructure?
- Has overall health of humans improved in all countries?
- How many children are working at an age when they should be playing?
- How many people are dying due to poverty?

### **Money consciousness vs. Wealth consciousness**

What will you choose? Think. It will affect lives of all of us on Earth. We have seen enough blessings of money consciousness! At least, now give a chance to wealth consciousness.

**Start thinking of what wealth can you generate for you, your family, your employees, your employer, your customers, your society, your nation and your mother Earth.**

## Money and Career

Everyone looks for highly rewarding Career. Some people select their Career, by the amount of money that can be generated. But it is a big mistake. You will always find yourself unsatisfied / restless if your job does not satisfy you.

What career should I choose?

Always choose your career from two criteria.

- What would you like to do i.e. your interests
- What skills you possess

I found a new level of satisfaction, when I started writing instead of my current hectic life of IT consultancy.

When you have chosen a field, filter out best option with questions like,

- What work in this field is highly rewarding & satisfying?
- What are my strengths/weaknesses for this field as my career?
- Can I club two different kinds of work to balance between monetary reward and inner satisfaction?

Third question may be necessary if your chosen field is not rewarding. In such a case, you can choose next best field in your career and in your spare time do the work you love to do.

## Hobby & Career

If you're looking for an occupation to match your interests, examining your hobbies is a great way to start. Do you love photography, gardening, taking care of animals, dancing, or painting?

Make your dream a reality by finding a career related to your hobby. For example, if you love photography, you can consider taking formal training and taking up professional photography assignments. If you love writing, there are ample of opportunities in writing as a career.

If you are able to take up your hobby as your career, I am sure chances of success will be much more. If you are unsure of what path to take, I would recommend a professional aptitude test or IQ test which will definitely help you in choosing an appropriate career.

## Stay Away

Please distance yourself from business/career that harms people, their psyche or affects our well being. For example, if you are working for a company, which damages our environment for its own benefit; try to find a better job somewhere else.

If your intentions are good, do not worry.  
Seek help and you will get.  
- *Amit Parikh*

## Money and Construction Business

If you are in anyway connected to the construction business, I would like to remind you that you are in a business of responsibility which concerns 'lives of people'.

In a recent earthquake in Gujarat, India; thousands of people died. Deaths due to earthquake are not unusual. But in this case if you study the real cause, you will find that large numbers of deaths in cities were directly related to poor construction of buildings. In many places good buildings were standing unharmed in middle of rubbles of 'poorly constructed' buildings which had collapsed as if made of paper.

Why the buildings were poorly constructed? Because the builders or contractors wanted to make some extra money by compromising on amount and quality of material used. This is the problem with 'money oriented' life style.

When you are constructing a building, remember that there will be children playing in the premises, like your own children; there will be elders living there, just like your own parents. Are you constructing building for your fellow human beings or digging graves for them?

If you are into construction of big dams and bridges, the responsibility is even greater. If you are in this business just to make money without any concern for lives of hundreds of people, you are more dangerous than a hardcore criminal.

## Money and Crime

Most criminals work for money. Some work for taking revenge and some for getting fame(!).

Mostly those who work solely to earn more money are those who had suffered badly in their early life. May be born without parents, or brought up by cruel parents, or living in extreme poverty, or wrongly punished by law/society/parents etc. Very few are *born criminals*!

With increasing unemployment, job insecurity, poverty, hatred and injustice, the number of criminals and crime rate is increasing. Now some of them have even taken roles of terrorists!

But I don't hate criminals. They are just like kids who do not understand that they are on a wrong track. We do punish our children when they do wrong thing, but we don't go out and shoot his head as a permanent solution!

Nowadays, I see a clear trend. If you commit a small crime or are a small criminal, chances of you being punished are quite more. Instead, if you have good contacts or your crime is too big, chances of you being punished are too small!

Some politicians and businessmen support criminals because they help them to mint money or in getting rid of opponents or they offer them security from other criminals. Don't ask for proof.

So, money is the major influencing force for increase/decrease in crime rate and criminals. If people in power and access to media stop supporting them, 50% criminals will be out of business. But I know this is pure fantasy. We need to think of some better solution.

### **What can I do to reduce crime rate?**

First, understand why crime happens. Money, lust, hatred and desire to acquire power. And what do we see today in books, movies, TV, magazines, advertisements? How many murders/rapes an innocent child watches on TV / movies? How many programs/movies/news reports make you *love* those criminals? Some children, who do not receive love and attention, are sure to catch up this route of easy money and fame. These are the future criminals produced by our civilized society.

You can write to the authors/producers/directors of such news/programs/movies and voice your concern. You can write to editors of newspapers/magazines/TV programs who make a hard-core criminal an 'international hero'. They should report acts of crime with as little attention as possible. If you are going to show 'live telecast' of a heart-throbbing chase of a murderer, he will be quite happy for his act as it got him the much needed attention. Also this same telecast, will inspire abandoned youngsters to take up something similar.

As an alert citizen, you should report all acts of crime. Although, in many countries the judicial is also not acting the way it should act. Judgment delayed is judgment denied. You can form group of like-minded people, to start

process of revival of judicial system to make sure criminals, no matter how big or small, are accounted for their actions.

## **Drugs**

Those criminals who make tons of money selling drugs, are also collecting tons of '*bad karma*' enough to last hundreds of lives. Drugs are VERY DANGEROUS for body, mind and soul of humans. Immediate action is needed on this front, from all concerned with human life, human rights, spirituality and future of their country.

### **Why drugs are dangerous?**

Drugs are dangerous not just because they have bad effects on our health, as we all know that even cigarettes and alcohol are bad for health!

Drugs specifically kill the ability of an intelligent human being to THINK. A human without ability to think is dumb like a rock. What about a society with increasing drug addicts, what about a country with increasing drug addicts?

Also whether you believe it or not, drugs stop development of human consciousness. It is very difficult to educate the totally washed out brain of a drug addict. Hence, prevention is the only cure. Help fight against this curse to human civilization.

Message for those in Police / Legal Profession /Politics:  
Direct all your efforts to cut off their money supply, break their nexus with those in power, go after the source not

those small time operators. If the source is cut off, everything will be fine. Burn their fields where they produce drugs. Force your governments to help those drugs producing countries economically so that, they can take action against drug producers.

*They are poor, so unless they are sure of their bread they will not stop producing poison for others.*

## **Death Penalty**

As mentioned earlier, I am against death penalty. Fire cannot be extinguished by fire. Violence cannot be reduced by violence. It's as simple as that.

We must isolate these criminals from society. There's no doubt about it. But don't isolate them from this planet! They have come here with a purpose, like you, to learn lessons from life. I would suggest them to be taken to far away places, where they do not disturb the society.

Then, take them through vigorous lessons depending upon severity of their crime. Try to find out good points in their characters/talents and let them have a way to express it. They may have other hidden talents so inspire them. Once they find better things within them, their mind will automatically go towards that direction.

Of course, some people do not change at all. Instead of killing them give them much severe punishment. Total seclusion. No one to talk to, no work, nothing. Just give them food and water to stay alive.

This will force them to take up self-analysis. This will force them to think about their purpose in life. Evaluate their mental condition/viewpoints and accordingly change the penalty.

Remember, criminals are humans!  
- *Amit Parikh*

## **Money and Desires**

"What do you desire?" Most people, in answer to this question will come up with something related to amount of money, car, fame, sex, world tour etc.

Desires are increasingly getting associated to money, lust and things money can buy. Desires to work for country, for upliftment of poor and needy, for spreading love and peace, for educating illiterates, for inventing something essential for humans etc. are hard to find.

### **Are desires bad?**

No, not at all. Desires drive humans to achieve goals. If you do not desire to achieve something, you won't even take first step towards it.

Here we are talking of transforming desires such that they are more concerned towards well being of everyone. Desire to become a billionaire is of no use, what do you want to do with that billion dollar is important. Some desire fame or power. It's ok. But make sure you do not achieve them with wrong ways or else you are actually making a step backwards.

### **Is this what you really desire?**

Sit in a quiet place and analyze what you really desire most and write it down. Repeat this every month. You will be surprised at your ever-changing desires.

Desires are generated by your mind and everyone knows the nature of human mind. So, the success in your life will depend upon **your goals** and not your ever-changing desires. If you desire something badly, fix up a goal towards achieving it. Without a defined goal, desire is like trying to find a diamond beneath tons of rubble.

Don't run after *every* desire,  
they will take you nowhere...  
– *Amitt Parikh*

## Money and Education

The sole purpose of education is imparting *knowledge*. Whereas the sole purpose of current education system is getting certificates (so that getting job is easy), passing exams (no questions out of syllabus), and believing everything taught is truth (without any efforts by students to seek truth themselves).

The result is creation of dumb followers with hardly anyone genius. Emphasis is on doing the things as per established methods (no marks for creativity). At no stage, efforts are made to recognize individual talents.

History is full of examples of genius people who left formal education (or were considered dumb in studies). Artists, scientists, singers, writers, actors and businessmen who are successful, are not because of education but because they chose to learn on their own.

With educational institutes looking for money, grants, donations and sponsors; knowledge remains a secondary concern.

In past in many countries there were successful education systems (e.g. Gurukul tradition in India), which emphasized overall progress of individual students and even helped them make career in area of their talents.

Still in many countries, children do not receive education. Either there are no schools or they cannot afford it. Such illiterate children will grow up with many misconceptions about life. With more and more problems in daily life, they

may be attracted to take up easy routes of theft, murder, selling drugs or more serious crimes.

### **What should be done?**

All governments must provide free basic education to *all children*. The concern here is for poor people. They cannot afford to even buy books for their children, so government has to provide them everything (not just free teaching). Rich people can contribute towards educating poor by paying more fees.

First six years of children are golden years for learning. So government, schools and parents should ensure they utilize this period effectively.

### **Are exams good?**

Exams do not reflect true knowledge of any student. How many exam scorers are actually successful in life?

Instead, constant analysis and evaluation should be done at every stage to find out their unique talents. Groups of students should be made based upon talent sets. Homework and tense exams should be discarded. Instead *evaluation tests* should be carried out frequently and give recognition to students for what they know and understand. Problems should be provided which make them think.

Current exam system must give way to stress on finding what students do not know.

## **Let us start reforms**

Let us start the process of reforms in education. Voice your concern in the school/colleges you know personally. If you are a student talk to your friends, teachers, ministers. Stress on learning and knowledge, which helps you, improve your skills or equip you to solve practical problems in life. Ask your institution to provide you with facilities to experiment, research, analyze, invent things rather than plainly follow all that is taught.

## **Spiritual Lessons**

What is the purpose of life? Earth is our school and we are here to learn. Our education system does not impart us any knowledge in relation to most fundamental questions of life. I am strongly in favor of starting basic spiritual education right from school level. Nothing related to religion, plain spiritual facts of life.

Think what would be the life of children, if they were taught about universal laws like law of karma, law of contrast, true knowledge of human body including auras, effect of negative thinking on aura/health etc.

Your ideas/comments are welcome.

Let us unite. Together we can make a *difference*.

## Money and Foreign Exchange

The foreign exchange market is an international market, working around the clock. Around the world large banks and security dealers work on computers in trading rooms where they post their bids and ask prices for currencies relative to the US dollar.

Foreign exchange trading has grown rapidly since 1971. That is the year American President Nixon ended gold backing for the US dollar in international payments. This left the exchange rates of the world's currencies to float at market prices in relation to US Dollars.

The foreign exchange trading is totally speculative in nature. Most of the forex trading is done within the financial community itself, either for hedging or for profit based on proprietary forecasts of future rate changes.

As much of the world trade is conducted directly in US dollars, foreign exchange between non-US currencies usually involves conversion into and out of US dollars. This explains the supremacy of Dollar, which is now being challenged by Euro.

If you are interested to learn more about this, I would recommend reading 'The Future of Money' by Bernard Lietaer. Here is an extract from the same book:

"Your money's value is determined by a global casino of unprecedented proportions: \$2 trillion are traded per day in foreign exchange markets, 100 times more than the trading volume of all the stock markets of the world combined.

Only 2% of these foreign exchange transactions relate to the "real" economy reflecting movements of real goods and services in the world, and 98% are purely speculative. This global casino is triggering the foreign exchange crises, which shook Mexico in 1994-5, Asia in 1997 and Russia in 1998. These emergencies are the dislocation symptoms of the old Industrial Age money system. Unless some precautions are taken soon, there is at least a 50-50 chance that the next five to ten years will see a global money meltdown, the only plausible way for a global depression."

This will be an eye opener for most of the readers. For this reason, I call today's money as 'illusionary'. As it is no way related to real 'wealth'. Our so-called stable economies are like a big tower hanging in air without any solid foundation. One day or the other, it is sure to fall.

Forex traders are called 'players' because forex trading is indeed an exciting game played with 'virtual' money!

- *Amitt Parikh*

## **Money and Friendship**

Mostly money is not an issue between true friends. But beware! Money has the power to break the strongest bonds within seconds!

Money can affect friendship in other ways too. Those close friends who used to spend most of the time together, hardly meet once in a year as they all become busy (running after money!). Thus without your knowledge, money silently breaks all your bonds of hearts and ties you with those who are 'useful' in life! All this happens unknowingly with the secret power of money working in the background!

Your life partner is your best friend. Your parents/family members are your best friends. However, as our modern society increasingly became money oriented, all these bonds started loosening. And that's why nowadays we witness so many broken marriages and micro families.

### **What is the solution?**

Simple. Meet weekly, monthly or whatever period suitable but do have a good time together. What's the use of money if it doesn't allow you to share great moments with your best friends!

You can also make use of technological development for friendship. Yes, It's happening on Internet. Strangers chat with each other for hours, share secrets of their life and fall in love (and yet they haven't met face to face)! Whereas some receive advice, care and help from strangers for

questions concerning right from food dish to making a bomb!

This kind of electronic friendship is good provided you keep up meeting physically whenever time (and money) permits. Meeting someone face to face is *entirely different* than phone/net/video meeting. Don't let the technology take away such pleasures from you.

Friendship is like money, easier made than kept.  
- *Samuel Butler*

## Money and Gambling

Ever since money was invented, gambling was part of human life. Gambling is in human nature and thrives on our desire to get back huge reward for a small risk without doing any hard work.

In most of the countries all forms of gambling are legalized; casinos, lotteries, horse racings, stock exchanges, betting etc.

Gambling as such is not bad. It is only dangerous when people don't do any work and just gamble. They are non-productive people who have no other work except daydreaming of becoming rich one day; which of course never materializes. Also gambling is a curse to society when poor people spend major chunk of their meager earnings on gambling.

Those who gamble regularly, feel a constant frustration if they don't win. Over a period of time this frustration builds up so much that either they leave gambling (which hardly happens) or increase the amount and frequency of gambling and soon go break. It is a typical nature of losers to play double than the winners. Those who cannot resist this temptation are sure to repent their urge for gambling one day.

Gambling is just a game of luck, but unlike other games  
whether you play once or a million times,  
you can't get mastery over luck!

- *Amitt Parikh*

## **Money and Happiness**

Sometimes a person with millions of dollars in his bank account may not be as happy as a person with empty pocket. Abundance of money does not guarantee happiness. Flow of money should always come along with happiness. Then only your life can be joyous.

### **How to ensure happiness?**

When you desire for more money, always desire it to come along with happiness. Never give too much importance to money. This way whether you get money or loose it, it would not make much of a difference to your mental (and physical) well-being. Treat money as means, not an end.

### **What gives you happiness?**

Unless you know what gives you happiness, chances of getting it are quite less. Obviously, if you know that XYZ activity gives you happiness, you would do it more to gain more happiness. For example, some people remain happy only if surrounded by people to talk to. For them career like marketing, public relations are best. If they were put on a desk-job, they would soon get depressed.

Look inside and try to figure out what gives you happiness. Sports? Writing? Acting? Social work? God has made all of us unique and hence our sources of happiness vary greatly! What is good for me, may not be good for you.

But there is one activity, which can definitely give all of us happiness. It is meditation. I would not try to convince you

with scientific proofs of benefits of meditation. You never asked for proof of good taste before drinking a new brand of cola or wine or before trying a new kind of dish. Similarly, try meditation yourself and see the result.

## **Meditation**

There are many kinds of mediations. The basic aim is to clear your mind from thousands of thoughts running wildly in it and calm it down to touch a new level of consciousness. As we all are different, you may have to experiment a bit to find out best suited form of meditation for yourself. I would recommend two kinds of simple meditation techniques.

### **Watch your breath**

Seat in a comfortable posture, preferably with your neck and back in straight position. Choose a quite and moderate environment. Close your eyes and focus your attention on your breath. Watch your breath coming in, staying there and going out. Do not try to stop thoughts or regulate your breath. Be a witness to whatever is going on in your mind and just watch your breath. Within a few seconds/minutes, your attention may shift to something else. Do not get disturbed with this. Just re-focus your attention to your breath. Do it for at least 10 minutes daily. If you feel necessary, you may recite a mantra to calm your mind by replacing hundreds of thoughts with this mantra. Mantra is nothing but just a simple word/sound which does not having any meaning in any language.

## **Inner Sound [1]**

This is another form of effective meditation. As described above, seat comfortably in a silent place. Focus your attention on the 'inner sound' that resonates in your mind. This sound is different from the sound of breathing or heartbeats, it is a humming sound heard only in your mind.

Explore this sound and try to identify its source. With a completely relaxed mind and body, try to seek the maximum intensity and the highest pitch of your inner sound. To achieve best results, always do some concentration exercise before doing meditation. For an effective exercise, you may refer [1]

## **What is happiness?**

Happiness is a state of mind in which we feel good. If we are happy, the whole world seems beautiful. If we are unhappy, even the best place on Earth might feel boring. As happiness is a state of mind, you can "Control" it.

Don't blame others for your state of mind...  
it is entirely your responsibility!  
- *Amitt Parikh*

## Money and Health

Is your state of health directly proportionate to how much money you possess? Look around.. do you see all rich men & women in perfect health? Do you see all poor men and women in bad health?

There is no definite relationship between money and health as such. It all depends upon your lifestyle, your knowledge about your body and your mind. A millionaire with a robust body may die suddenly due to heart disease caused by his always-tense mind. Whereas, a very poor child in Africa can die due to malnutrition. Both died due to money; one due to stress caused by lot of money, the other due to lack of it!

## Health and mind

The secret of perfect health is in your mind. I too suffered from bad health for almost 26 years of my life. Now, just by changing my lifestyle & mind set, I enjoy good health. I have come across some simple yet effective secrets from some good books, which I would like to share with you.

1. Drink a lot of pure water.
2. Eat 25% less than you need.
3. Stop Smoking, use of alcohol & non-veg food.
4. Forget about all the diseases doctor has been telling you and trust your body as the ultimate doctor.
5. Regularly perform five Tibetan exercises or Pranayam and meditation.
6. Keep away negative thoughts, acts and be cheerful. Importantly, do not fear anything.

## Tibetan Five Exercises

You can learn about them in Peter Kelder's book "The Eye of Revelation - The Original Five Rites of Rejuvenation", Borderland Sciences Research Foundation, 1989, ISBN 0-945685-04-1. If you do not get hold of it, email me and I will send you a short description.

## Pranayam

I have already discussed about meditation. For pranayam, I would recommend you learn it from an experienced person. Recently Swami RamDevji Maharaj has been successfully teaching pranayam to thousands of Indian through his camps organized throughout the India. You can visit [www.divyayoga.com](http://www.divyayoga.com) for further details.

Money is the most important thing in the world. It represents health, strength, honor, generosity and beauty as conspicuously as the want of it represents illness, weakness, disgrace, meanness and ugliness.  
- *George Bernard Shaw*

## Money and Investments

There are two kinds of people, some who enjoy taking risk and some who believe in peace of mind. Risk taking people invest in volatile markets that promise higher returns, for them investments in banks or other safe places (where returns are less) is a silly option. The other kind of people fear of losing money in uncertain conditions and prefer to stick to safest place like banks even though ROI is too low.

Therefore, investment is also a mind game. You must come out of your fixed mind set. In order to maximize ROI as well as safety, you need to take a middle path. Balance your investment in high-risk, high paying markets and low-risk, low paying market - I am against volatile markets which make you beggar over night. Volatility must be controlled and must be based on solid facts. Stock exchanges across the world are not for us. They are run by skilled tycoons to drain money out of our pockets.

So, if you have to invest in stock exchange, be very careful. Do not trust anyone. Do not trust any reports, trends or opinions. If you have lot of money, I would advice you to take an unconventional route. Invest in upcoming businesses, real estate development, be an entrepreneur and generate wealth.

Look for opportunity where your investment can be very valuable for an upcoming / existing venture. If you have skills or resources, invest in new venture of your interest. Or, inquire with your friends, family and find if someone has some productive idea to be developed. Money should

be invested where needed most, for our growth, for wealth generation, for upliftment.

Real Estate is an excellent long-term investment. And if you go for agricultural land, you can serve two purposes, helping Mother Nature and helping yourself. You may grow vegetables, fruits, medicinal herbs etc. and get good return on your investment. It can be a weekend get-away or you can invest in leisure hospitality industry. You can develop Neem forests and help environment while making money on Neem products.

There are numerous opportunities in the world. Just search with an open mind. An advice to those who fear risk. If you think that your money is safe in banks, think again. Banks too can become bankrupt overnight! If you feel by investing money in bonds is the safest way, think again. What if your national currency nose dives as it happened in Russia?

You can not escape risk. Hence learn to manage risk by diversification of investment.

Money is often lost for want of money – *A Proverb*

## Money and Journalism

Journalism is a very responsible profession. Journalism is about telling truth as it is. But in a bid to increase readership and earn more profits, journalists are increasingly spreading sensationalism, manipulated news, rumors and are promoting basic instincts, belief systems and glorifying criminals.

No one is interested in spreading true knowledge and supporting revolutionary views. And those few who dare are tortured by powerful politicians, media houses and business tycoons.

When a serial killer kills five innocent people, he is given front page exposure with photos and bold head-lines. When a good man saves five people from a fire, a two line news will be given somewhere in the newspaper which will be hard to find. They need to reverse this practice. After all, savior is always greater than the killer. Just by sidelining the criminals, the crime rate can actually be reduced.

Today media and journalists have the power of mesmerizing masses. Their views and news have direct effect on minds of masses. I wonder when journalists will be able to distance themselves from bad influence of money as I am sure no real journalist will write the kind of news 'items' they write today, if 'commercial' aspects were not involved.

If you are a journalist, it is a high time that you practice journalism with a sense of responsibility to the people, to the nation and to the profession.

## **Money and Knowledge**

Those who run after money, have hardly any time to utilize their money to gain knowledge. Knowledge cannot be bought but money can give you free time and resources to gain knowledge. Know-how can be purchased, specialists are available for everything but you yourself have to put efforts to gain true knowledge about 'self'.

### **Do you have time?**

Some people have to work hard everyday for survival. They have hardly any time left for acquiring knowledge (but they may acquire it unknowingly through the tough hardship of life). Some people have 'enough' money for leisure activities. If you are one of them, take out some time for study of your 'self' and find out 'purpose of life', 'universe' and try to achieve 'higher consciousness'. If your business/job does not allow time for all this, you are at par with a daily wage labor. If you cannot afford to miss one day's work, what's the difference between you and a daily wage worker?

### **Stop**

Whenever you feel tired of work, focus on acquiring knowledge. You will be amazed to see increase in your energy & efficiency. This happens because you give your self an exposure to 'contrasting' situations. Do one mental exercise. Try to analyze the constant flow of thoughts in your mind. Categorize & rank them percentage wise. How

many thoughts are someway related to money? How many thoughts are someway centered to your ego? How many thoughts are pertaining to 'unsolved questions', 'purpose of life', 'mysteries of universe', 'creative ideas' or about 'welfare of others'? Your thoughts will describe your 'real' self. If you find yourself dragged too much by money, it's time to stop, think, analyze and correct your life style.

### **Knowledge is the most precious thing in life**

Why? Well, knowledge is the only thing you can really possess! Think of your death... What will you carry along with you? Fame? Money? Property? or Knowledge?

Sadly, throughout our life we hardly try to acquire knowledge, as we are too busy to earn other things (which we can not carry along)!

Thanks to the natural urge within all of us that gives us chances to wake up and realize the reality. To acquire this essential knowledge, you do not have to leave your present job/career/family. All you have to do is change your mind set and life style (which is much more difficult!).

*"Whoever knows everything, but lacks within....  
lacks everything" [2]*

## Money and Loans

Nowadays you get quick loans for almost anything. If they are a little sure of your income, they would approve your loans so quickly as if they do not want to give you a chance to change your mind.

Loans are good if you really need them badly (and you are sure you have a definite source to repay them soon and get rid of it). Otherwise, you are falling into a trap whereby you go on increasing your spending limit until it is too late.

Understand the difference in spending psychology. If there were no loans, you would purchase something only if you had money and there was a real need. With credit cards and loans, the moment you see something that you wish to buy, you go straight and buy it (without the earlier hesitation period).

This is very dangerous. Especially for salaried people, who are quickly falling into this trap. With sinking economies, what if tomorrow you are out of job? Or your fat salaries are reduced? Would you be able to comfortably repay those loans/credits? Aren't you taking an unwanted risk of a possible bankruptcy? Aren't you overpaying for the goods/services? Aren't you buying something which was really not 'necessary'?

Do you think these banks/institutions are helping you to realize your dreams? Are you aware that you might form a bad habit of over-shopping? **Beware. Or be ready for the consequences.**

## **Some Unbelievable Facts**

In 1901 the national debt of US was less than \$1 billion. After World War I it jumped to \$25 billion. Between 1942 and 1952, the debt rose from \$72 billion to \$265 billion.

U.S. National Debt: The Outstanding Public Debt as of 08 May 2004 was: \$7,132,290,562,97. The estimated population of the United States is 293,994,172 so each citizen's share of this debt is \$24,259.97.

India's national debt was \$100.3 billion at the end of March 2001.

As per a report in May, 2004; there were 1 million credit card defaulters in India alone.

## **Money and Love**

L O V E.... These four words fill our hearts with joy and help us somehow live on this planet of sorrow. Most of the criminals, terrorists and depressed people are those who have not found this powerful light to brighten up their darkened lives.

### **Can Money buy Love?**

Money can never buy love. Those who think, they can win other's heart by throwing lot of money are fools. Money can help you buy a beautiful human body but not his/her true love. Money can help you enjoy sex, but without love, sex is a mere physical exercise, nothing more. If you have ever been in love or have ever enjoyed sex with love of your soul mate, you know what I mean.

Also when we talk of love, we are not talking of just opposite sex. We are talking of pure love between two human beings; love between mother & child, husband & wife, brother & sister, friends, neighbor, relatives or even enemies! You must have read stories of great saints who used to win over their enemies just with a smile or friendly talk. They are not characters out of fiction; they were real and you too can do it. We only need to possess the powerful weapon of True Love!

Try to utilize your money constructively for upliftment of poor and needy and you will have flow of love and happiness towards you. Do not give away money to beggars thinking you are helping them. Always help indirectly whereby you help them help themselves. One

cannot expect to seat idle and beg for money. Everyone has to do his part of role for the society. They need your hand to stand up, give them a hand to stand up and then let them walk on their own feet.

When you help someone, do not expect that he or she will surely love you. Just do your work and forget. This way you maximize your chances if being loved without disappointment!

Young men wish: love, money and health. One day, they'll say: health, money and love.

*- Paul Gerald*

## **Money and Nature**

Money is the biggest enemy of nature. Proof is all around you. Money is the only reason, mother Earth has suffered so much. Money is the only reason we still have harmful chemicals continuously released in air for us to breath. Money is the only reason why acres of forests are turning into deserts. Money is the only reason why those with concern for protecting nature are called fools!

But what if the Earth explodes and all your money, businesses, industries and people (along with their desires to be millionaires) are burnt to ashes? What if nature carries out a new earthquake every week? What if seawater gulps all coastal cities? What if all fertile lands become desert by next few decades?

What do you think our first priority should be?

Survival? Whose survival?

What is more precious? Money or your survival?

## **Save Earth**

Money if utilized intelligently can not only save our planet but also help us turn it into a heaven.

Think of what we can achieve if instead of wasting billions of dollars in useless research, all the money is diverted to come out with clean energy, revival of fertile land, clean energy based vehicles and industries.

Industries and Governments should take up this issue immediately. All the industries polluting the environment must be forced to invest heavily in changing over to clean energy and related research or close down their business. Certain industries like Oil & Petrol must switch over or close down within 2-3 years.

Can you buy another Earth?  
- *Amitt Parikh*

## Money and Politics

Today politics is the most profitable business. You get millions of times of returns on your meager investment. That's why most intelligent people on earth choose politics as their career! Besides politics is the only profession which is not affected by recession. Besides money, this sector offers you power to control people and helps you gain reputation in society! And for those with skills to forge alliance with like-minded people like criminals, journalists, opposition leaders and business tycoons, even sky is not the limit!

In reality, politics is in such a bad shape today that we cannot even think of good people participating in it. Because of the powers for manipulation and the kind of money that can be minted, wrong people have captured almost all key positions in almost all countries. They are the heart-less and head-less people who have ruined our civilization.

They literally control our lives in all respects. For example, they control :

- What education should be given to us  
[with manipulated textbooks, restricted knowledge]
- What medicines are good for our health  
[to make sure people remain dependant on medicines]
- What information should be kept secret  
[to make sure people remain misinformed]
- Where the funds should be utilized  
[to make sure they can divert it where they want]

- How much freedom should we enjoy  
[to make sure we do not question their authority/power]
- What countries should we fight with  
[to divert attention, make money in arms sale]

### **Are all politicians bad?**

Of course, not. There are good people in politics. But with majority of successful politicians are there only to make money and gain power.

### **Has democracy system failed?**

Any doubt? Any one with little intelligence will agree to the fact that democracy system has failed all around the world. In terms of freedom that democracy system offers, we all know freedom is available as long as you don't go against the system. The one who starts fighting against the system, finds his freedom reducing day by day.

Do we have choice? All forms of democracies have failed. Socialism has failed. Dictatorships have proved worst.

### **Solution**

What if we have a new reform in democracy, whereby wages of all people in democracies are reduced to that of an average skilled worker with restrictions on accumulation of wealth (both within and outside the country)? How many politicians currently on job, will be willing to continue? Who will be interested to join politics?

What if those with any criminal record or accumulating more wealth than allowed will be disqualified from any post in government.

The point is, introduction of such a system will help in effectively filtering out good and bad politicians. The system will help those politicians who want to work for upliftment of common people, culture, country and every life on this beautiful planet Earth.

Also there is another alternative. A new form of government based upon universal laws of governance. Following is taken from Reference [2].

“This is to place the head of government, seven men of integrity, representing no political party, leaders not motivated by false pride or personal pecuniary ambition, whose unique goal is the well being of the people. The seventh among them is the Supreme Judge whose vote on council is worth two. So if four are against him, and two are with him on a particular issue, they will be at deadlock, and hours of debate would ensue, until at least one of the seven is persuaded to change his vote.

The debate is conducted within a context of intelligence, love and concern for the people. These seven people will receive no great material benefits for leading the nation. They do it for the love of serving nation - this will avoid the problem of hiding opportunists among the leaders.

The procedure is as follows: In a village or district, a man of integrity is selected by referendum. No one with a record of bad conduct, or a tendency towards fanaticism can be chosen - the chosen one should have demonstrated integrity in all spheres. He will then be sent to the nearest town, along with other representatives from neighboring villages, and there, further elections will be held.

For example, if there are 60 villages, there will be 60 men elected by the people for their integrity and not for the promises they made, but *couldn't keep*.

Representatives from all over the nation would meet together in the capital city. They will be divided into groups of six and each group assigned a particular conference room. For the next ten days the group will be together - holding discussions, sharing meals, enjoying shows and, eventually they would elect a group leader. Thus there will be ten group leaders. Of these ten, seven will be elected by the same process, and from the seven, an eventual Supreme Leader will emerge.

If this Supreme Leader manifests slightest tendency towards dictatorship, he will be overthrown by his council of peers."

I find this as a very good alternative to current so-called democracy system. Do let me know your view and ideas. Even a single step towards this direction will start the process.

## Money and Relationship

Money has the power to break strong relationships in no time. Human history is full of evidences to support this claim! Brothers separating on issue of division of father's property. Husband and wife breaking relationships on issue of money. The reverse is also true. Some relationships are built purely for money. Like many marriages are nothing but a profitable business relationship!

If you want to figure out who are your true relatives, try out this simple test. Spread the news that you are in urgent need of money. See how many of so-called relatives come to help you out of the situation. You can judge from their reactions and replies the depth of your relationship with them.

To keep your relationships intact and healthy, always keep money out of it. Do not take any monetary help from relatives unless absolutely necessary. Also avoid giving monetary help to relatives unless you are sure it won't hurt your relationship.

Beware before entering into partnerships with relatives for any kind of business. Any change in business condition will also affect your personal relationship.

The worst hatred is that of relatives.

- *Tacitus*

## Money and Religion

Did God created this universe to earn money from you? Can the one who himself has created entire material world expect any material reward from you? Can the creator of such a huge universe need a place to seat in your places of worship?

Then isn't it stupid to donate huge amounts of money to build expensive places of worship for God? Can God get angry? Can God hate somebody? Then why are you so afraid of God? Why do you give away money, food, and property to some people who act as God's middlemen and instill fear in your mind? Why do you follow those who themselves don't know where they are going?

What have religions done to human progress? Don't you think religions have created more problems and taken us back instead of helping us in spiritual progress.

Most of the so called religious people are not spiritual. Money and power is their motive, beware of them.

## Understand religions

Understand religions. How they came into existence? What is the basic message? Try to separate money from religions. Look for 'real' spiritual people who are not after money. Do not be fooled by those who ask you to give up everything, yet they themselves possess everything in the name of God or places of worship or some 'trusts' or 'non-profit organizations'.

## **Money and Research**

Continuous research and development is must in all spheres of life for our overall development. But currently most of the research is done with the sole purpose of making more money and gaining more power. If the aim of research was for upliftment of common man, we would not have been in such a sorry state today.

Let us take an example. Pharmaceutical companies carry out research on continuous basis to solve one particular problem of our body. The solution may be harmful for other parts/functions of body but it is ok. No doctor, pharmaceutical company or government is interested in giving you a perfect health. If you gain perfect health, how would their business survive? Hence, even research is taken with same viewpoint. What results can we achieve with such kind of research work?

Take another example. Automobiles companies have made heavy expenditure in the past for designing of new vehicles, increasing its efficiency, looks, speed, mileage etc. But they were not interested in spending money to come out with clean fuel vehicles. Even today, the efforts in R&D are less than what should have been considering the dangerous level of pollution.

### **What should be focused?**

First and foremost focus all your research to save our planet from disasters. Come out with best solution for 100% clean vehicles, industries and power plants. Focus on overall health improvement of human body. There is an

emergent need for spiritual research to aid in development of consciousness. The day scientists will take up spiritual research seriously, Earth will be transformed. All true knowledge lies in spiritual domain. Hence, keeping it separate from material science will only result in disasters.

Spiritual research should focus on coming up with devices, which can effectively carry out in-depth analysis of aura, show effects of various food / medicines / atmosphere / situations / stones / colors / thoughts etc. on human aura. Help in establishing universal laws of nature so that we improve our understanding of nature and work along with it (not against). Solve mystery of very basic forces like gravity and utilize the knowledge to build practical anti-gravity devices.

Develop ways to tackle basic issues of under developed world like food, water, home and energy.

Want, the mistress of invention.  
- *Susanna Centlivre*

## Money and Sports

Apart from providing good physical exercise, sports refreshes our mind, instills vigor and stamina in us and teaches us importance of team work, winning spirit and positive attitude.

Whatever kind of sports you play or love, you must have noticed one point. Till the game does not involve money or 'controlling power' of clubs/trusts, the games are played in true spirits. The moment there is huge amount of money involved or power to control huge assets is involved the same game becomes full of dirty politics, playground of selfish players who can go to any extent (even losing the game) to earn more money!

That is the power of money!

Like high-paying career, nowadays people choose the sports by the amount of money that can be minted! I am not complaining that sport stars should not earn money. I am against their attitude. I am against their injustice to the game for want of money. If an international tournament is fixed and played like a movie, what is the use of it? What about wishes, tears, concerns and prayers of millions of viewers watching you over television sets? Wouldn't they feel betrayed? Do you know money generated by wrong means, will never give you peace of mind and pleasure in life (if not this one the next one)?

## What can I do?

If you come across any player playing for money, expose them. If you come across members of trusts/boards/clubs involved in cheating expose them. Sports is not for them.

Betting is another curse. Due to betting to the tune of millions of dollars for a game, such a game is bound to be dirty. If betting is banned, all dirty games will once again be played in true spirits. Do whatever you can to ban betting on sports games.

When a man wants to murder a tiger he calls it a sport:  
when the tiger wants to murder him, he calls it ferocity.

*- George Bernard Shaw*

## **Money and Stock Exchanges**

Stock Exchanges across the world are not for common people. They create fortunes for those who control them looting tons of money from small investors who had earned money from their hard work. Every time a stock exchange is booming, small investors are attracted and put trillions of dollars in the hands of few 'smart looters' who time the boom period as well as downfall of stock exchanges such that people hardly have any time to get out of this trap. Thus trillions of dollars exchange hands and this is still going on.

In earlier chapters also I have warned about dangers of speculative economies. Giant corporations cheat everyone with elusive accounting methods. Companies and Banks worth billions of dollars go bankrupt overnight. This is still going on in front of you!

Wake up! Stock exchanges are designed to be like that. For someone to win, someone has to lose. Understand this basic rule first. In all other businesses a transaction takes place where both parties gain something. Whereas in stock exchanges, for every transaction someone loses. Can't we have a better system?

### **Why do we need Stock Exchanges?**

The idea that common people are given an opportunity to invest in large companies to enable them to function at a larger scale is really a good concept. This helps the company to raise money without paying huge interest rates which would hinder its progress. In return the companies

pay out dividends from their profits to these *stock holders*. Upto here the logic is perfect.

These stock holders are allowed to buy/sell their stocks at *market price*. The market price fluctuates based upon demand/supply. Of course it is suppose to be based upon the working of the company. But most of the times these stock prices have nothing to do with financial condition or future prospects or fundamentals of the company. Prices are simply speculative in nature. Because a small investor has hardly any time, skills or knowledge to study fundamentals of the company. Investors rely on 'tips' from brokers or 'news reports' etc. This results in speculation. Investors, by large, are not aware of exact reasons behind stock prices moving up or down.

## **A New System**

Hence, my thinking is stock exchanges should act as merely a depository and regulatory authority. There should not be any exchange of stocks allowed. Either an investor can hold a stock or sell it back to the company.

In this system companies are allowed to raise money from investors just like they do today. They issue stock holding certificates to the investors who according to their own judgment decide to invest in a company.

As the company makes profit, they pay out dividends to these investors just as they do today. This is the only source of income for the investors. If the company makes huge profit, they will be paid bonus stocks, huge extra dividends etc. If the company makes loss, they do not pay

any dividend. Thus the investment in stocks is different from investment in banks or fixed deposits but it will not be as speculative as today.

This will move the companies and countries to concentrate on wealth generation rather than 'paper money generation'. Also the efforts wasted in manipulating stock prices will be diverted towards real progress.

## Money and Understanding

Understanding is the most important thing in your life.

Whatever mistakes you have done in the past, whatever was your life style, whatever were your motives; what matters is how much and what have you understood from them.

Understanding cannot be purchased. You have to develop understanding yourself from your experiences in life. The main reasons of our life on this planet are; to experiment and understand what is good and what is bad; to find out how to love others and be loved; to find out what really helps us in development of our intellect; to find out consequences of our actions, decisions and lifestyle.

Understanding is different from knowing. You may forget what you know but understanding cannot be undone.

Let us take an example. A successful industrialist attends many spiritual lectures and hears that spending this entire life after money is foolish as it is temporary and that the real purpose of life is spiritual development. He has heard and read such things thousands of times in his life, and he **knows these facts** very well. But the moment he leaves the lecture or finishes reading a spiritual book, he **forgets** these facts and returns to his normal lifestyle.

One day, suddenly an Earthquake strikes and he loses all he has gained in his entire life. His industry and his house turn into rubble and he loses his beloved wife and children.

This incident makes him **understand** that there's more than money in life!

Sometimes bad incidents in your life are necessary to develop the much needed understanding.

Either you develop your understanding from mistakes of others or learn it the hard way.

- *Amitt Parikh*

## Money and Wars

How many wars are fought for money? Let us go through some facts:

- Middle east has huge natural resources of oil & petrol. What if you get control over them by one way or the other?
- By 'creating' a conflict between two countries, an atmosphere of war like situation can be created resulting in increase in arms sales to the tune of billions of dollars.
- Some politicians in underdeveloped countries, use war as a political tool to divert attention so that power can be retained and money can be minted.
- Usually arms sales involve huge kickbacks, and hence people are always informed that we must have more weapons than our neighbors. This method works well.

We, the earthlings already possess enough weapons of mass destruction to wipe out entire planet several times. But still more and more research and development is going on in developing new weapons (with our money). I think now their aim is to cause destruction of entire solar system. Once this is achieved, next will be to destroy entire universe!!

After all we should always aim high!

## Money and You

If YOU can start acting wisely, we CAN change the system.

Don't underestimate your potential. You are a born genius. It's only because of wrong information and beliefs, that you see yourself as a human being with limited potential.

For a moment, think about yourself. Do you know how complex your body is? Do you know how complex your brain is? You must have read somewhere that we use only fraction of our mind. Why? Because, we never needed (and were not given adequate conditions) to use it more than that!

**But the fact is, you are an invaluable individual human being with unlimited potential.**

If you can start exploring possibilities,  
you will start surpassing all known boundaries.  
*- Amitt Parikh*

### Need Proof?

Let us go through a mental exercise to find out who you are and what is your capacity. Read next chapter to seek answer to the most basic question; 'who am I?'

## Who am I?

Think. Try to find answer within.

At first you may refer yourself by your name. Your name is just a reference to your physical body in current life. You may identify yourself with your physical body.

But are you sure that you are 'your physical body'? If you are your physical body, you will cease to exist after your death. Can you believe *you will not exist* after death?

Somewhere deep in your mind, you are sure about one thing; that you will continue to exist even after death. There is this feeling of continuance of life in all of us.

Let's try to find out the reality about your real 'Self'.

Think of a dying person. Think of the moment of his death. What is the difference between his living body and his dead body moments after death? There is no difference at all. Every organ and every atom of his body is same. Every doctor or scientist on earth will agree to this truth.

So you were not part of this temporary physical body or any of its atoms. Need more proof?

Take example of reincarnation. There are many cases of people giving exact details of their previous life like names, places visited, events etc. Or read any book of expert Hypnotists who using hypnosis take their clients to recall previous lives and its events (past life regression technique).

If you were physical body or made up of atoms, you cannot take your memory to the next life. Can you? So your existence must be independent of physical reality made up of atoms.

So *who am I?* You are able to raise this question because you are aware of yourself. You will agree that you are conscious of your existence. You have consciousness.

In fact all living organisms have consciousness. Animals, birds, insects or even bacteria; all have consciousness. The moment consciousness leaves their body they are 'dead', just like rocks and metal.

An interesting phenomenon can further provide us proof that living creatures have consciousness, which exists even after their death. We, humans develop vaccines to fight against bacteria. But even after death of generations of bacteria, they 'evolve' and become immune to that particular vaccine. That means even after their death, they carried over 'desire' to 'fight' against the vaccine and continue to 'learn and experiment' for generations to become immune to the vaccine.

Similar case is with us. But our goals are 'different' than that of 'primitive' creatures. Is consciousness of bacteria, monkeys or humans same? Do you agree we have much more developed consciousness? Why? Have you ever heard a monkey asking this question, *who am I?*

We are much more intelligent than bacteria and monkeys. So we have much more 'developed consciousness' than them. You will agree that development of consciousness

requires Intellect. After all, without intelligence, can you expect to learn anything?

To sum up our discussion:

**We are Intellect.** Consciousness is an aspect of Intellect. Intellect resides in your body to learn and develop. The body will die but Intellect will continue its journey. **Intellect is immortal.**

During a lifetime, Intellect can learn and expand consciousness based on learning. Intellect can continue to exist even after death of its temporary tool, human body. It can take along the memories and learning of one life to another life for its development.

**So you need not fear death, but you will need to fear about your dangerous life style.** After all, you are spending all your time for your physical body and its material requirements. But body is your temporary tool for your own progress.

**What have you done for the progress of your Intellect?**

It's time to find out the true purpose of life. Will you believe that your Intellect is dumb and came to planet earth, without any purpose? Will you believe that the purpose of life is to earn more money, get more power or become famous?

What will happen to your hard earned money, power or fame after death? Can you take them along? To further explore this subject, I recommend 'The Freedom of Choice' by Dr. Tom Chalko, published by Scientific Engg Pty. Ltd., Australia. ISBN 0 9577882 1 5.

## Message to Millionaires

Dear Millionaire,

Do you know being a millionaire you can really make a difference to this world with power of your money? I am not asking you to donate money, I am asking you to invest your money in such areas which can not only give you a good ROI but can also help in creating heaven on Earth.

First of all, you must recognize that your children / loved ones will be able to use your millions only if planet Earth survives. Would you like your children / loved ones to live in Heaven or Hell? Secondly, without knowing true purpose of life, your loved ones are ruining their lives and thirdly in the name of modern medicine, your loved ones are just getting closer to death.

Hence it is for *your* benefit only that you consider investing, or if at all possible, getting closely involved, in following areas needing urgent attention.

- 1. Save your planet**
- 2. Spiritual Science and Research**
- 3. Spreading true knowledge about health**

### Save your planet

Believe it or not but planet Earth is getting closer to total destruction. Consequences of global warming are far more serious than previously imagined. Study the effects of global warming more closely. Why large amounts of (I

mean large) polar icecaps are melting, why polar oceans have become warmer? Why world over number of active volcanoes are increasing? Why the seasons are changing and behaving extremely? If this has happened due to atmospheric pollution, the pollution is increasing day by day... then can you imagine what will happen within a decade? Are you ready to welcome an ice age on Earth?

You don't have much time to save your loved ones and your hard earned millions. It is high time now that you put all your efforts in reversing the current trend. All polluting industries **have to** switch over to green technology immediately, even though it may mean losses in short term. Transportation **must** do away with all fossil fuels as early as possible, even though if it means sending your vehicles to junkyard. **Put your money, energy and intellect towards bringing technologies like fuel cell, hydrogen energy, solar energy, wind energy, geothermal energy etc. in the market.**

## **Spiritual Science and Research**

*"Material technology, without spiritual knowledge is leading us to global catastrophe on Earth" [1]*

Spiritual research encompasses research in diverse fields like astronomy, aura, consciousness, spiritualism, religions, quantum physics, technology, philosophy, physiology, laws of nature etc. There is an emergent need to fuse spiritualism with logic, science and technology.

First and foremost, we must prove existence of the 'other world' to the scientific community and people in general.

The experiences in spiritual realm are of 'subjective' nature and hence majority of people do not believe in what others 'felt' or 'saw". This has led them to ignore the spiritual aspect from life and concentrate fully on material progress.

This can be reversed once we prove the spiritual plane of existence with science and technology. For example, an Aura reading device which can clearly demonstrate the existence of bio-electric field around body; can predict diseases; can demonstrate harmful effects of anger, violence & depression on human physiology; can demonstrate level of spiritual progress of people; can show 'real' nature of people etc. will bring a revolution in people's lives. It will take them to the path of spiritualism, as that will be the most logical choice then.

Let us unite to start research in this direction. We have Kirlian cameras, but we need something much advanced and much cheaper so that people can use it like their specs!

## **Spreading true knowledge about health**

Do you believe Cancer, AIDS etc. are deadly diseases? If you answered yes, you are the victim of mass marketing done by a giant industry, which wants to earn maximum out of your fear. I myself has witnessed my chronic diseases disappear into nothingness the day I understood how our body works, how diseases occur and how we can get rid of them, easily and almost free of cost. I also know few people who fought such diseases by simply forgetting that they are sick and believing in curative powers of their own body.

In India, nowadays I see advertisements like every 12th Indian will suffer from one kind of Cancer or another. Why every 12th Indian, if you put some more muscle in advertising and brainwashing, I am sure every Indian can succumb to Cancer. Beliefs are very powerful. If during hypnotism, if the hypnotist tells you that the liquid that you are drinking is milk, the water that you are drinking will actually taste like milk. Did you get my point?

Millionaires (only those whose businesses do not depend upon people's [bad] health) can help spread true knowledge about alternative medicines / cure for so called diseases which are just symptoms of many kinds of poison in your body. Large-scale seminars / counseling are needed to clear doubts from the minds of common people.

## 121 Greatest Quotations on 'Money'

Following quotations of world famous personalities are presented here as I feel just by reading them, it will expand your understanding and viewpoint about Money.

1. The process by which banks create money is so simple that the mind is repelled.  
- *John Kenneth Galbraith*
2. Knowledge is like money: the more he gets, the more he craves.  
- *Josh Billings*
3. Money, if it does not bring you happiness, will at least help you be miserable in comfort.  
- *Helen Gurley Brown*
4. To be clever enough to get all that money, one must be stupid enough to want it.  
- *Gilbert K. Chesterton*
5. A man is usually more careful of his money than he is of his principles.  
- *Ralph Waldo Emerson*
6. A business that makes nothing but money is a poor business.  
- *Henry Ford*
7. Money is better than poverty, if only for financial reasons.  
- *Woody Allen*
8. Money is like muck, not good except it be spread.  
- *Sir Francis Bacon*
9. If money is your hope for independence you will never have it. The only real security that a man will have in this world is a reserve of knowledge, experience, and ability.  
- *Henry Ford*
10. Time is money.  
- *Benjamin Franklin*

11. Lack of money is the root of all evil.  
- *George Bernard Shaw*
12. Business, that's easily defined - it's other people's money.  
- *Peter F. Drucker*
13. Money, it turned out, was exactly like sex, you thought of nothing else if you didn't have it and thought of other things if you did.  
- *James A. Baldwin*
14. Money is just the poor man's credit card.  
- *Marshall McLuhan*
15. Of the billionaires I have known, money just brings out the basic traits in them. If they were jerks before they had money, they are simply jerks with a billion dollars.  
- *Warren Buffett*
16. Our favorite holding period is forever.  
- *Warren Buffett*
17. It has been said that the love of money is the root of all evil. The want of money is so quite as truly.  
- *Samuel Butler*
18. It's a kind of spiritual snobbery that makes people think they can be happy without money.  
- *Albert Camus*
19. A billion here and a billion there, and soon you're talking about real money.  
- *Everett McKinley Dirksen*
20. I'm not a driven businessman, but a driven artist. I never think about money. Beautiful things make money.  
- *Lord Acton*
21. Money doesn't talk, it swears.  
- *Bob Dylan*
22. A bank is a place that will lend you money if you can prove that you don't need it.  
- *Bob Hope*

23. Money often costs too much.  
- *Ralph Waldo Emerson*
24. Money, which represents the prose of life, and which is hardly spoken of in parlors without an apology, is, in its effects and laws, as beautiful as roses.  
- *Ralph Waldo Emerson*
25. It is not the employer who pays the wages. Employers only handle the money. It is the customer who pays the wages.  
- *Henry Ford*
26. Money doesn't change men, it merely unmasks them. If a man is naturally selfish or arrogant or greedy, the money brings that out, that's all.  
- *Henry Ford*
27. He that is of the opinion money will do everything may well be suspected of doing everything for money.  
- *Benjamin Franklin*
28. Modern poets talk against business, poor things, but all of us write for money. Beginners are subjected to trial by market.  
- *Robert Frost*
29. If you can count your money, you don't have a billion dollars.  
- *J. Paul Getty*
30. Many people take no care of their money till they come nearly to the end of it, and others do just the same with their time.  
- *Johann Wolfgang von Goethe*
31. The sinews of war are five - men, money, materials, maintenance (food) and morale.  
- *Ernest Hemingway*
32. Money is a handmaiden, if thou knowest how to use it; a mistress, if thou knowest not.  
- *Horace*
33. This will never be a civilized country until we spend more money for books than we do for chewing gum.  
- *Elbert Hubbard*

34. Money, not morality, is the principle commerce of civilized nations.
  - *Thomas Jefferson*
35. A nation that continues year after year to spend more money on military defense than on programs of social uplift is approaching spiritual doom.
  - *Martin Luther King, Jr.*
36. Money can't buy love, but it improves your bargaining position.
  - *Christopher Marlowe*
37. If a nation values anything more than freedom, it will lose its freedom, and the irony of it is that if it is comfort or money that it values more, it will lose that too.
  - *William Somerset Maugham*
38. Money is the string with which a sardonic destiny directs the motions of its puppets.
  - *William Somerset Maugham*
39. The chief value of money lies in the fact that one lives in a world in which it is overestimated.
  - *H. L. Mencken*
40. Money can't buy you happiness but it does bring you a more pleasant form of misery.
  - *Spike Milligan*
41. Money couldn't buy friends, but you get a better class of enemy.
  - *Spike Milligan*
42. Giving money and power to government is like giving whiskey and car keys to teenage boys.
  - *P. J. O'Rourke*
43. You can't get rid of poverty by giving people money.
  - *P. J. O'Rourke*
44. Money and women. They're two of the strongest things in the world. The things you do for a woman you wouldn't do for anything else. Same with money.
  - *Satchel Paige*

45. Work like you don't need the money. Love like you've never been hurt. Dance like nobody's watching.  
- *Satchel Paige*
46. If you want to know what God thinks of money, just look at the people he gave it to.  
- *Dorothy Parker*
47. Money is only congealed snow.  
- *Dorothy Parker*
48. I'd like to live as a poor man with lots of money.  
- *Pablo Picasso*
49. Money is only a tool. It will take you wherever you wish, but it will not replace you as the driver.  
- *Ayn Rand*
50. Money is the barometer of a society's virtue.  
- *Ayn Rand*
51. Run for your life from any man who tells you that money is evil. That sentence is the leper's bell of an approaching looter.  
- *Ayn Rand*
52. So you think that money is the root of all evil. Have you ever asked what is the root of all money?  
- *Ayn Rand*
53. The way to make money is to buy when blood is running in the streets.  
- *John D. Rockefeller*
54. Advertising is the art of convincing people to spend money they don't have for something they don't need.  
- *Will Rogers*
55. Politics has become so expensive that it takes a lot of money even to be defeated.  
- *Will Rogers*
56. If you give money, spend yourself with it.  
- *Henry David Thoreau*

57. When a man says money can do anything, that settles it: he hasn't got any.  
- *George Bernard Shaw*
58. There was a time when a fool and his money were soon parted, but now it happens to everybody.  
- *Adlai E. Stevenson*
59. Do not hire a man who does your work for money, but him who does it for love of it.  
- *Henry David Thoreau*
60. Money is not required to buy one necessity of the soul.  
- *Henry David Thoreau*
61. Rather than love, than money, than fame, give me truth.  
- *Henry David Thoreau*
62. Honesty is the best policy - when there is money in it.  
- *Mark Twain*
63. The holy passion of Friendship is of so sweet and steady and loyal and enduring a nature that it will last through a whole lifetime, if not asked to lend money.  
- *Mark Twain*
64. In general, the art of government consists of taking as much money as possible from one class of citizens to give to another.  
- *Voltaire*
65. When it is a question of money, everybody is of the same religion.  
- *Voltaire*
66. The only way not to think about money is to have a great deal of it.  
- *Edith Wharton*
67. If you make a living, if you earn your own money, you're free - however free one can be on this planet.  
- *Theodore H. White*
68. The flood of money that gushes into politics today is a pollution of democracy.  
- *Theodore H. White*

69. When I was young I thought that money was the most important thing in life; now that I am old I know that it is.  
- *Oscar Wilde*
70. God is on everyone's side ... and in the last analysis, he is on the side with plenty of money and large armies.  
- *Jean Anouilh*
71. Where large sums of money are concerned, it is advisable to trust nobody....  
- *Agatha Christie*
72. Never work just for money or for power. They won't save your soul or help you sleep at night....  
- *Marian Wright Edelman*
73. We do not have a money problem in America. We have a values and priorities problem....  
- *Marian Wright Edelman*
74. You have reached the pinnacle of success as soon as you become uninterested in money, compliments, or publicity....  
- *Thomas Wolfe*
75. Happiness is not in the mere possession of money; it lies in the joy of achievement, in the thrill of creative effort....  
- *Franklin D. Roosevelt*
76. Can anybody remember when the times were not hard and money not scarce?...  
- *Ralph Waldo Emerson*
77. The rule is not to talk about money with people who have much more or much less than you....  
- *Katherine Whitehorn*
78. Let us not be satisfied with just giving money. Money is not enough, money can be got, but they need your hearts to love them. So, spread your love everywhere you go....  
- *Mother Teresa*
79. What's money? A man is a success if he gets up in the morning and goes to bed at night and in between does what he wants to do.  
- *Bob Dylan*

80. Money is a good servant but a bad master.
  - *Bacon*
81. Take care of the pence, and the pounds will take care of themselves.
  - *William Lowndes*
82. If women didn't exist, all the money in the world would have no meaning.
  - *Aristotle Onassis*
83. Whenever it is in any way possible, every boy and girl should choose as his life work some occupation which he should like to do anyhow, even if he did not need the money.
  - *William Lyon Phelps*
84. Money is to be respected; one of the worst things you can do is handle another person's money without respect for how hard it was to earn.
  - *T. Boone Pickens, Jr.*
85. Only after the last tree has been cut down, Only after the last river has been poisoned, Only after the last fish has been caught, Only then will you find that money cannot be eaten.
  - *Cree Indian Prophecy*
86. Ready money works great cures.
  - *French Proverb*
87. You can't force anyone to love you or lend you money.
  - *Jewish Proverb*
88. The rich would have to eat money if the poor did not provide food.
  - *Russian Proverb*
89. With money in your pocket you are wise, you are handsome, and you sing well too.
  - *Jewish Proverb*
90. Don't offer me advice; give me money.
  - *Spanish Proverb*

91. There wouldn't be such a thing as counterfeit gold if there were no real gold somewhere.  
- *Sufi Proverb*
92. A job is what we do for money; work is what we do for love.  
- *Marysarah Quinn*
93. The way money goes so fast these days, they should paint racing stripes on it.  
- *Mark Russell*
94. Money is human happiness in the abstract; he, then, who is no longer capable of enjoying human happiness in the concrete devotes himself utterly to money.  
- *Arthur Schopenhauer*
95. The man who does not work for the love of work but only for money is not likely to make money nor find much fun in life.  
- *Charles Schwab*
96. You have not lived a perfect day, even though you have earned your money, unless you have done something for someone who will never be able to repay you.  
- *Ruth Smeltzer*
97. A wise man should have money in his head, but not in his heart.  
- *Jonathan Swift*
98. The ways by which you may get money almost without exception lead downward.  
- *Henry David Thoreau*
99. Some men worship rank, some worship heroes, some worship power, some worship God, and over these ideals they dispute, but they all worship money.  
- *Mark Twain*
100. Money speaks sense in a language all nations understand.  
- *Aphra Behn*
101. What is robbing a bank compared with founding a bank?  
- *Bertolt Brecht*

102. Those who have some means think that the most important thing in the world is love. The poor know that it is money.
  - *Gerald Brenan*
103. If you'd know the value of money, go and borrow some.
  - *Benjamin Franklin*
104. The safest way to double your money is to fold it over once and put it in your pocket.
  - *Frank McKinney Hubbard*
105. Wisdom is the wealth of the wise.
  - *Ecclesiasticus*
106. When a man tells you that he got rich through hard work, ask him: "Whose?"
  - *Marquis, Don*
107. Money is a singular thing. It ranks with love as man's greatest source of joy. And with death as his greatest source of anxiety.
  - *John Kenneth Galbraith*
108. There are few ways in which a man can be more innocently employed than in getting money.
  - *Samuel Johnson*
109. It is better that a man should tyrannize over his bank balance than over his fellow citizens.
  - *John Maynard Keynes*
110. Money is like a sixth sense without which you cannot make a complete use of the other five.
  - *W. Somerset Maugham*
111. I finally know what distinguishes man from the other beasts: financial worries.
  - *Jules Renard*
112. There are two times in a man's life when he should not speculate: when he can't afford it, and when he can.
  - *Mark Twain*
113. A nickel ain't worth a dime anymore.
  - *Yogi Berra*

114. Economics is an entire scientific discipline of not knowing what you're talking about.
  - *P.J. O'Rourke*
115. It's better to spend money like there's no tomorrow than to spend tonight like there's no money.
  - *P.J. O'Rourke*
116. The free market is ugly and stupid, like going to the mall; the unfree market is just as ugly and just as stupid, except there's nothing in the mall and if you don't go there they shoot you.
  - *P.J. O'Rourke*
117. If it's free, it's probably not worth a damn.
  - *Don Stepp*
118. Real wealth can only increase.
  - *Fuller*
119. If you want to know what a man is really like, make notice how he acts when he loses money.
  - *Proverb*
120. Money is always there, but the pockets change.
  - *Stein*
121. If you can't be happy with eleven million dollars, something's wrong with you.
  - *Mark McGwire*

## **My Quotations on Money**

1. Can you bank on banks?
  - *Amit Parikh*
2. God created everything in abundance, man invented economics of scarcity!
  - *Amit Parikh*
3. Everyone runs after money, money runs after those who enjoy this race!
  - *Amit Parikh*

4. The unit of measurement of success varies by countries, like \$, £, ¥ etc.
  - *Amit Parikh*
  
5. Good economy is the one that has 95% poor and 5% billionaires!
  - *Amit Parikh*

## Treasure Hunt

I started a long voyage  
in search of the hidden treasure...  
with great courage and faith  
I traveled across the oceans  
but in vain...  
with all my strength and patience  
I roamed all over the lands  
but in vain...  
with all my intelligence and knowledge  
I flew across the skies  
but in vain...  
with great despair and sorrow  
I returned back to myself  
Eureka!  
The treasure was always there  
deep within me  
waiting to be found!

- **Amit Parikh**

26th Jan, 2003

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