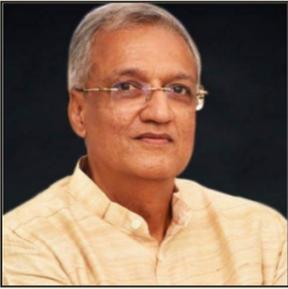




The Wealth Trap - How I Learned to Break Free

By: Ajay Sheth



Ajay Sheth is a Trustee of the Quest Foundation and publisher/editor of the Ma Swami Prerna magazine. He has dedicated his life to serving others and making a positive impact in the world. But what truly sets Ajay apart is his commitment to being a practitioner of Effortless Awareness. He has mastered the art of living in the present moment, letting go of ego and conditioning, and embracing life with an open heart and mind. Through his Effortless Awareness practice, Ajay has cultivated a profound sense of inner peace, compassion, and wisdom. He radiates a warm and loving energy, touching the lives of all those around him. As he continues on his journey of self-discovery and service, Ajay inspires others to embrace their path of effortless awareness, reminding us that being a true human being means living a life of authenticity, love, and freedom.

Growing up in a lower-middle-class family, I was consumed by the desire to be rich and wealthy. I believed that money could buy everything, including prestige, power, and happiness. I observed how the rich and mighty flaunted their wealth and seemed to get away with anything, using their money power to manipulate and control. This fueled my determination to earn money at any cost.

As I grew older, the injustices suffered by the hands of the wealthy only strengthened my resolve. My parents and spiritual guru, PP Acharya Narendramuni MS, cautioned me that money and wealth were a curse, the root of all evils. They warned that wealth would bring fleeting power and temporary happiness, but ultimately lead to trouble. I couldn't grasp this concept at the time, and my desire for wealth only intensified.

I lost faith in ethics and religion, convinced that they were mere obstacles to achieving my goal. As I progressed in life, accumulating wealth and material possessions, I began to realize that neither my own pursuit of wealth nor the warnings of my elders were entirely accurate.

I discovered that the more I earned, the more I wanted. This insatiable desire for wealth was a paradox. The Principle of Marginal Utility states that the more we have of something, the less we desire it. But with wealth, the opposite seemed true. The more I had, the more I craved.

It wasn't until I met my spiritual guide, PP Acharya JayVijayaji MS, (Ma Swami), that I began to understand the paradox of wealth. She revealed to me that nothing, including money, is inherently bad. It's our attachment Moha to it that's the problem. She taught me that everyone must work to earn a living,

but it's our attachment and aversion that lead to unhappiness.

She explained that the key to breaking free from the wealth trap is to cultivate equanimity. *"Earn money ethically"*, she advised, *"and use it for two purposes: either for your own betterment and enjoyment or to help those in need. Simply accumulating wealth without a higher purpose is futile."*

Somehow, I felt compelled to give it a try; and believe me, a small incident within a few weeks changed my life forever. I normally stayed at the Gondal Palace Hotel (a small town near Rajkot in Gujarat, India) while visiting Ma Swami. One day, while exiting the hotel, my car stopped near the gate due to heavy traffic. A young girl, 12-13 years old, with a small boy of 5 years in her arm, knocked on the car window. When I opened the window, she begged for some food for herself and her young brother, as they had not eaten since morning.

Normally, I would have scorned at her, but remembering Ma Swami's advice, I gave her a plastic bag containing some bananas, biscuits, and bottled water meant for my lunch. Due to the heavy traffic, the car was still not moving, and she knocked on my window again. I got a little irritated and opened the window scornfully, as I hated beggars. But what happened next changed my life forever.

Instead of asking for something more, she returned my plastic bag, saying, *"Saheb, I have taken two bananas and a packet of biscuits for me and my brother. We can drink tap water. You take back this bag, or else you will go hungry."* I felt truly ashamed of myself. For the first time in my life, I realized who was truly rich and who was damn poor. Once this realization dawned on me, it was easy going.



I started keeping notes of Rs. 2,000 (a valid note at that time) and giving them to needy and poor people whenever I found them. The mere expression of shock, excitement, astonishment, gratitude, etc. on their faces, made me more resolute to give back more and more to the poor and needy of the society.

I can go on and on, narrating lots of life-changing experiences, from giving support to physically handicapped children, supporting someone in education, medical and vocational training needs, or even helping someone to stand on their own legs. One such emotional incident is quite appropriate to narrate here.

We, at Quest Foundation, had decided to encourage and enroll unemployed young ones to start learning driving, plumbing, carpentry, mobile repairing, etc. We paid their fees directly to the institutes that offered such training.

Post-Covid, one day when I was waiting for a cab, a driver approached me to give me a ride and also offered a return trip. When I asked about the fare at the end of the trip, he informed me that he was blessed that I had sat in his car, as our Foundation was instrumental in sending him to driving school. He also shared that he now owns three cabs, and both his daughters are studying in business school.

These experiences transformed my life. I no longer earn money like a crazy person, driven by an insatiable desire for more. Instead, I enjoy my wealth, using it to improve my life and the lives of others. The process of giving has helped me detach from my wealth, reducing my greed and increasing my sense of contentment.

As I look back, I realize that my attachment to wealth led me down a path of dishonesty and deception. But by breaking free from the wealth trap, I've found peace, happiness, and a sense of purpose.

The concept of the Easterlin Paradox, which suggests that beyond a certain point, additional wealth does not lead to greater happiness, resonates deeply with me. I've come to understand that true happiness and fulfillment come not from accumulating wealth, but from living a life of purpose, compassion, and connection.

In fact, research has shown that once basic needs are met, additional wealth does not necessarily lead to greater happiness. This is known as the "Hedonic Treadmill" – an idea that we constantly strive for more, but never quite reach a state of lasting satisfaction.

So, how can we break free from the wealth trap? How can we cultivate a healthier relationship with money and wealth? Here are some guidelines:

1) **It is essential to recognize that wealth is a means, not an end.** It's a tool that can be used to improve our lives and the lives of others, but it's not the ultimate goal.

2) **We must cultivate a sense of gratitude and contentment.** By focusing on what we already have, rather than what we lack, we can reduce our desire for more and find happiness in the present moment.

3) **We must learn to give.** Giving to others, whether it's our time, money, or resources, can help us detach from our wealth and find a sense of purpose and fulfillment.

4) **We must practice mindfulness and self-reflection.** By being aware of our thoughts and emotions, we can recognize when we're falling into the wealth trap and take steps to break free.

5) **We must cultivate a sense of compassion and empathy.** By recognizing that everyone struggles with the wealth trap, we can create a supportive community that encourages and motivates each other to break free.

In conclusion, wealth is neither a blessing nor a curse. It's how we view it, use it, and attach ourselves to it that determines its impact on our lives. By cultivating equanimity, gratitude, contentment, generosity, mindfulness, and compassion, we can break free from the wealth trap and find true happiness and fulfillment.

As the saying goes, "The best wealth is to live content with little." By embracing this mindset, we can create a more just, equitable, and compassionate society, where everyone has the opportunity to thrive and find happiness.

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