

THE RARE ART OF AFTER-BECOMING-RICH

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"Are you on a visit to India or what? Where is the question of becoming rich in this country with all the limitations on income, with all the compounded tax laws and with the unbridled prices?"

"I am not rich yet and this piece is not for me."

Before rushing to such natural conclusions, won't you like to ask first: What is being rich?

How to be rich

The answer to the question, what is being rich, is not easy. Does 10,000 rupees make one rich or does 10,00,000 make one rich? If one says 10,00,000 makes one rich in 1984, will the same person say the same thing in 1985, not to talk of 1995?

When I was young, I lived near a pilgrim centre. At my home, almost round the clock, strangers were treated to a meal. Feeding pilgrims brings 'punya' I have heard. The real reason I soon found was that my father had a rule. "I will treat a person to a meal or two. I will not give him or her even a pie. A meal invariably satisfies; money never ever does."

Being rich is first a feeling. This is a rare feeling; rare even among Emperors. The story is told of an Emperor to whom a fakir went for some help. The Emperor said: "Please wait for a while. Let me say my prayers and come." The fakir waited. The fakir also overheard the prayers. He promptly left the place. The emperor soon noted this and sent for him. "You wanted help from me. I asked you to wait and you are going away?" "Yes, when I first sought for help, I thought you were rich. When I overheard your prayers, I knew your real condition. You are a beggar — you think you do not have enough; you are praying for more and more."

Being rich now not easy

There is the physical side to being rich and the psychological side. Most of us are not able to be rich even in the physical sense. It is a miracle if the salaried class are not operating on a perpetual deficit. The same can be said of the professional class and even the business class. To provide for their day to day living, not to talk of providing for block expenditures like children's education or daughter's marriage, much less of providing for the wintry days of retirement, is a continuing struggle.

If being rich in the physical sense is this difficult for many of us, for most of us being rich in the psychological sense is even more difficult.

If there are A and B, and you ask B, "Is A rich?" and you also ask A, "Sir, are you rich?", the answer may be the same or it may be different. B may say: "A is rich." A

may say: "I am not rich." In such a case, I will go with A. If A says, "I am not rich", that in itself is proof that Mr. A is not rich.

For all that we know, Mr. A may be in the same predicament as the American football player we hear of. This player, soon after he became famous and thereby rich, built a giant house for himself and he ordered 16 toilets in the new house, more toilets than rooms in that house! And for a good reason — a reason that was good at one time in his life. He was the first of eleven children and the entire household had to fight for a single toilet and for years.

More so operationally rich

The bank balance, the private vault balance, the estate and the like are no proof that a person is rich. That is statistical richness, not operational richness. Statistical richness affects only one and the operational richness impacts the many.

One is operationally rich only when one is able to say: "I have enough for me and mine and I have some to spare." One is operationally rich only when one is able to act on that belief — "I can and I will spare."

It is not the discretionary money that one does have that makes him rich. It is the discretionary money he thinks he has to act rich that makes him operationally rich. Thus, with 1000 rupees one may be rich; and with 10 crores of rupees, one may not be rich at all.

The operationally rich person would have read and responded to the poet who contended: that the miser is the greatest giver in the world! The poet explained "Others give only a bit; he gives his all. Others expect a return; the miser does not expect a return. Others want to have a say in their giving; the miser does not wish to have a say in his giving. When he gives, he gives all, gives without expectation of anything in return, and this of course he does — when he is dead!"

The moment I say: "I have enough and a little more, a little more to spare, I am rich. In that sense, the rich people are becoming fewer and fewer, though the economists maintain that the rich are becoming more and more. Having 'enough' does not make a person rich but feeling 'enough' makes a person rich.

It is such people, the feeling rich people, the dynamic (as against static) rich people who are able to practise the art of after-getting-rich.

The fun of being rich

While it is difficult to be rich, it is great fun to be dynamically rich. You are able to put your discretionary

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money to work. You lend money power to things that will make a difference for a cause, for a movement, for an institution, for a team of people. You virtually become a creator; you make an idea, a dream a reality. You make things happen that would not otherwise happen. In a sense, you make the future.

Mother Theresa often recalls the incident of how a beggar in a Calcutta street corner pleaded with her one evening to accept the two anna coin — "perhaps that is all that he had that day", says Mother Theresa - and she took it "because I instinctively knew that will bring joy to him."

Perhaps the founders of religions wanted even the humblest to taste this fun. That is why they instituted the religious practice of giving away a specific percentage of one's income to "the Church" or the equivalent. The Hindus, the Christians, the Muslims, and others have all this traditional injunction to give "the tithe," "the zakat" Thanks to the current laws of the country, many do not observe this injunction any more, in most parts of the world.

Despite Government support!

Inadvertently, the law makers of most countries want the physically rich to be psychologically rich as well! That is why I suppose they have brought in a wealth tax and estate duty. They say without saying: if you are pleased to give away your wealth and not have wealth or estate when you die, the government will be pleased not to tax you! The clumsy way they are selling this message, however, makes people think the government is robbing them of their legitimate fun. The governments have made the physically rich shift their focus from giving to grabbing every little.

Where the religious power and the governmental power do not work, private enterprise power works. So that even those who are physically not so rich may have the fun of feeling psychologically rich, countries like U.S.A. have started organizations like the United Fund to which you may subscribe your penny or more once a year. The money so mobilised is a sizeable sum and charity is administered as a sound 'business'.

How they practise the art of after-becoming-rich?

The following observations are based on my study of a few of these psychologically operationally rich people.

Firstly, they say: "I have grown rich externally. With or without my special effort. Only with my conscious effort, I can grow rich internally. Let me do that fast. Otherwise, I won't be in charge. I have proved my capacity to make money and more money. Let me prove my capacity to spend money creatively as well."

Secondly, they observe a 80:20 or even 60:40 rule. They say to themselves: "I will spend 80 or 60 per cent on myself and I will spend 20 or 40 per cent on real others." They do not ignore themselves or their family. At the same time, they say: "I cannot ignore my larger family."

Thirdly, they say: "I will give my discretionary money to a cause, a cause that can start off only when there is seed money, and only when there is continued financial support, during the relatively long gestation period. I will choose a good enough cause but having chosen I will give and give long enough. The size of the funds will determine the cause but the sustained approach is the thing."

Fourthly, they add: "I have the talent to make money. I will use this talent part of the time for the chosen cause. God has given me the organisational skill. I am using it for my personal benefit. I will use it for the public benefit as well. I will make the organisation I have adopted succeed in every sense."

Fifthly, they say: "I will join hands with other people support a cause, since by myself I cannot effectively support the cause of my choice. Let me choose a cause or or causes and let me initiate and organise support."

India The Paradise

Some people seek to be somebody in the world. Some others seek to do something. Those who seek to do something, sooner than later, become somebody in the world, yes, whether they want it or no.

It is our good fortune that we live in a country like India, and at a stage of history when there are literally hundreds of causes looking for patrons, patrons that are operationally rich, patrons that can adopt one or more of these causes, play the wet nurse and have the supreme satisfaction of making their existence felt. India is verily the paradise for those who wish to practise this rare art of after-becoming-rich.