

Session 3 – Emotional Bank Account

16th November 2014

Jai Swaminarayan! Sahajanand Swami Maharajni jai, Bapashreeni jai, Sadguruoshreeni jai, Swaminarayan Bhagwanani jai, tatha anant anadi muktoni jai!

A humble prayer in their lotus-feet and our Guru AMPP NarayanMama-LilaMasi's lotus-feet to augment this assembly with their divinity and grace. I humbly bow to their feet and pray to them, to shower their blessings on us now and forever for the bliss of the divine Moorti of Lord Swaminarayan. I also request forgiveness from them, as well as from the divine Satsang to pardon my mistakes and shortcomings and ignorance.

Last month, we talked about how Supreme Lord Shree Swaminarayan exhibited Character Ethic, Paradigm shift and not only gave us Principles in the form of Five Codes of Conduct, but also gave us Values in the form of Shikshaptri. These few things are at the core of the 7 Habits of the Highly Effective People. We had also discussed that today we will delve into the first three Habits. However, when I was reflecting through it, I realized that there is one important concept that we have not touched upon. There is a lot of emphasis on it the audio CDs of Covey's book, and so our journey in establishing High Effectiveness of Lord Swaminarayan, will be incomplete without covering this topic. So we will cover that topic first and then move to the 7 habits. This is topic also one of the founding principles of Highly Effective people.

Covey says that just like there are financial bank accounts, there is an emotional bank account. We can make deposits in people's emotional bank account and we can make a withdrawal. If we have made enough deposits, we are allowed to make withdrawals, but if we have not made enough deposits, the withdrawals will definitely take a toll on the relationship we have with that individual. The deposits are courtesy, respect, patience, openness, humility, trust. On the flip side, the withdrawals are discourtesy, disrespect, cutting one off, ignoring, threatening, betraying trust, not fulfilling commitments. Violating a basic promise, makes the trust level very low. When the trust level is very low, there is no flexibility in the relationship. No one is allowed to make any mistakes. In many couples we see that the partners are ready to find any flaw that they can possibly find in their partner. The underlying problem is that they have both been constantly withdrawing from each other's emotional bank accounts without making many deposits.

The key to every deposit, is to know what a deposit is for that particular individual. I have a personal experience on this way back in the early stages of my profession. I had just about transitioned into a management role from a software developer's role. It was a conscious decision that I had made – that I wanted to grow on the management side. Once we were resource crunched, and I happened to tell my manager that I can double up as a developer to get us through the crisis. She took it as I was not happy in my management role and wanted to move back to being a developer. So she started giving me more and more programming work, even after the crisis was over. It was not until I had a conversation with

her that she realized that she was actually not making any deposits in my emotional bank account, but instead was constantly withdrawing from it. An effective person recognizes what is a deposit for each individual and then makes those deposits to build the social capital and trust.

Covey also explains how to make deposits. One way to make a great deposit, he says, is to know important promises, make a promise, and complete your promise. Not making or breaking them is a huge withdrawal. When we look at Lord Swaminarayan's life, Lord Swaminarayan's advent itself was a promise! Prior to the advent of Lord Swaminarayan, the righteous human beings were badly battered spiritually, emotionally, socially and physically by the unrighteous ones, including Lord Swaminarayan's parents. After trying all options they prayed to Lord Nar Narayan in Badrikashram to help them. While Lord NarNarayan was soothing their spirits and calming them, Durvasa Rishi arrived. Since everyone was so grief-struck, they could not give him a proper welcome. Durvasa Rishi got angry and cursed them to go back on Earth and suffer more. Later, everyone calmed Rishi's anger down. So he said that he cannot pull back his curse, so they will have to suffer, but their suffering will be ended when Lord NarNarayan, who too was included in the curse, manifested on Earth. Once the Rishi left, Lord NarNarayan made a promise to the righteous ones, that He will come and rescue them. Lord Swaminarayan manifested on this Earth to keep that promise! So He not only created the right situations to bring up the reasons to make the promise, and got the promise made, but He in the stead of Lord NarNarayan fulfilled that promise! That probably is the highest kind of effectiveness and a biggest deposit in the emotional bank account of the righteous ones then and now.

Before manifesting, Lord Swaminarayan asked His Anadi Mukto to advent on Earth too. When they asked about the purpose, the mission, the lifestyle, He promised them, "I will stay with you, and together we will liberate the souls." Once Ghanshyambhai was playing with His friends near Narayan Sarovar in Chhappaiya. All of a sudden, He became very sad, stopped playing with His friends, climbed to the top of a tree and started looking towards the West. His friend Venimadhav noticed that after sometime and climbed the tree and brought Him down. Ghanshyambhai's friends then asked Him why was He so longingly looking towards the West. He said He has promises to keep, and His other friends are waiting for Him in the West. And He kept His promise and came to the West to establish Uddhav Sampradaay, or what we now popularly know as – Swaminarayan Sampradaay.

Today is November 16th, 2014. Exactly 213 years ago, on this day, November 16th, 1801, Lord Swaminarayan was named descendent of Sadguru AMPP Ramanand Swami, in Jetpur, and He asked for 2 boons. Lord Swaminarayan displayed immense humility and respect for others. Since Sadguru Ramanand Swami happened to be His Guru on this Earth, He made these two promises by way of asking for boons from His Guru. Those 2 boons or promises are:

1. If a devotee is to suffer the pain of a sting of a scorpion, then may I suffer the pain of tens of millions of stings in every follicle, but that pain not come upon My devotee.
2. If a devotee is to live in destitution, then may that destitution come to Me, but My devotee have enough and apt food and clothing.

These two unparalleled promises that Lord Swaminarayan made 213 years ago, are true even today. Not a single Satsangi is without enough food and clothing, and every Satsangi gets a life that is manageable in terms of pain and suffering. A promise made and kept so well for centuries now, and will continue to be kept till eternity.

If we are thinking the above 2 promises are unparalleled, the next one that we will talk about is unheard of. Lord Swaminarayan has promised that He will come to fetch the souls of the devotees when it is time for them to leave their body. We are all part of that promise and we have experienced that first hand in our families when Lord Swaminarayan has divinely informed about the day of departure in advance to a great devotee, and then come over to gracefully take the soul with Him. The life is a means to an end, and that end is spiritual progress, growth and ultimate liberation. That is biggest deposit anyone can ever think of making in every liberation aspiring Satsangi's emotional bank account. Now, that is what is an absolute mark of a highly effective person.

The other way of making a deposit in emotional bank account is doing the acts of simple kindness. Being kind to people. Discourtesy is the related withdrawal.

“Ati dayaalu re, svabhaav chhe Swamino; pardukhhari re, vaari bahunaamino;

Koine dukhiyo re, dekhi na khamaay; Daya aani re ati aakala thaaye;

Ann-dhan-vastra re, aapine dukh taale; krana drishti re, karata vaanaj vaade.”

We sing this devotional song, or kirtan every day. As mentioned in this Kirtan, Lord Swaminarayan was very kind and benevolent. He could not tolerate the pain and suffering of others, and His heart would immediately reach out to them to take away their sufferings by giving them whatever they needed – food, wealth, and clothes, just name it.

There are countless incidents from Lord Swaminarayan's life, which reflect His acts of kindness. If we start listing all such documented incidents, the list itself will take many Satsang to read through, leave alone the incidents themselves. Since our focus is on overall personality of Lord Swaminarayan, and on our framework to show that He was a Highly Effective Spiritual Leader, for now we will only take only one incident.

After walking forward from Jagannath puri and Manasa, Neelkanth Varni arrived at a village by a wide river. There was a devotee of Lord Shiva who worshipped at the Haateshwar Shiva temple. He desired wealth and had been leading life with austerity. Upon Neelkanth Varni's arrival, this devotee had a divine vision of Lord Shiva, in which Lord Shiva told him, “My master is here in the form on Neelkanth Varni. Express your desires to Him. He will not only fulfill your desire, but will also grant you liberation.” The devotee returned from his meditative Samadhi state and looked around and saw Neelkanth Varni. Immediately holding His feet, the devotee said, “You are the Supreme God. Please fulfill my desire for wealth.” Neelkanth Varni said, “Wealth is fleeting. It does not stay forever. Liberation is eternal. I will grant you liberation.” The devotee said, “Yes, I want to get liberated. But I also want a life comfortable enough to spend in Your worship and meditation. So please grant me wealth too.” Upon which, Lord

Swaminarayan just out of His kind nature, told the devotee to dig 15 feet on the right side of the Shiva temple, and buried under just a few feet of dirt, he found all the wealth that would last for his lifetime. So though the sole purpose of the visit to Earth was to liberate the souls, Lord Swaminarayan also took care of the lives of people here on Earth out of sheer kindness.

Coming back to Emotional Bank account, Covey says, another huge deposit is to clarify expectations. Leaving them ambiguous is a withdrawal. This is more important in organizations, than in families. In families things are very informal and naturally more cohesive. But still, in most of the families we see non-written distribution of responsibilities. For example, Dad might be responsible for picking up the kids from school and helping them with homework, whereas Mom might be responsible for getting them ready in the morning and dropping them at the school. Many-a-times in management, managers do not clearly convey the roles and responsibilities. They leave them ambiguous resulting in everybody stepping on each other's toes all the time. This results in duplication of efforts, wasted time, frustration & distrust.

When we look at life of Lord Swaminarayan, He did a wonderful job at clearly laying down the roles and responsibilities. He has clearly mentioned who does what, what principles apply to whom, and in what situations. I have not seen a comprehensive description of responsibilities yet, like the one described in Desh-Vibhaagno Lekh or for that matter in the Shikshapatri. Desh Vibhaagno lekh as we all know is the description of who, what, when & how of the two leadership seats of the Swaminarayan Religion. It is so well written that it could readily be entered as a legal document in the court of law even after 150-200 years after it was written. A copy of this is available on the Vadatal Temple Website for those who are interested in reading it.

Other way of making deposit is remaining loyal to the absent or not back-biting. We do not see a single incident documented anywhere in the entire life of Lord Swaminarayan where He has indulged into gossip, in making fun of others, in talking about people when they are not present. Not one incident. And there are volumes of documented incidents from His life. But there is not one incident where He is disloyal to the absent.

Yet another way of making a deposit into emotional account is by giving and receiving feedback. If we do not help ourselves, our family members, our Satsang co-voyagers, our coworkers, become better by giving and receiving feedback, then everything we talk about progress and openness and humility, is just talks, with no real substance backing up those words. People soon realize the hollowness of those words and label such people as pretentious. Covey says that the feedback should be given from perspective of "I" than "you". For example, saying "I am concerned about a particular behavior" is better than saying, "Your particular behavior is bad..." Lord Swaminarayan actually took this to the next level. When we give feedback, we indirectly point to the problem, and sometimes even give a solution to the problem. Lord Swaminarayan, adopted the style of questioning, so that the person can actually identify the problem through their own thought process. Thus, encouraging deep thinking for self-evaluation & self-development.

Let's take one example. After Lord Swaminarayan took on the responsibilities of the leader of the Satsang, He was still not that well-renowned, though the Satsang was growing by leaps & bounds by the day. So the old-timers from Sadguru Ramanand Swami's time, thought of Him as their Guru, but still had subtle casualness about Him. During this time, once Lord Swaminarayan travelled from Dhoraji to Upleta early in the morning. He arrived at the river Moj, and close to the palatial home of the king of the village. He bathed in the soothing waters to wear away His tiredness from the travel. He then arrived at the home of Nathu Baabariya, where Sudibai and Malaibai were having breakfast. Lord Swaminarayan asked them, "What are you ladies doing?" They said, "Shreeji Maharaj, we are having breakfast." He said, "I am hungry too. I would like to have some too. Can you give Me some breakfast?" So the ladies, due to the subtle casualness in their mind, said, "Why don't You help Yourself, since we are eating right now. Here is a clean plate, there is yogurt over there, and porridge in that cooking vessel." So Lord Swaminarayan, humble as He was, helped Himself. By the time He started having His breakfast, the ladies finished theirs and asked Lord Swaminarayan if He wanted some milk. He said yes. So Sudibai started pouring milk for Lord Swaminarayan, but kept the cream from floating in. So Lord Swaminarayan said, "Sudibai, let the cream float in." "I need it to make ghee." She responded, and did not let the cream float in. So Lord Swaminarayan said, "That's fine. Keep it if you need it." Lord Swaminarayan, at that point did not give any feedback. When anyone comes to our home, we should feed them to their content. That is a fundamental trait of a good human being. Anyone who visited AMPP NarayanMama and AMPP LilaMasi, around the time of meal, never went back home hungry or discontent. After finishing His breakfast and washing His hands, Lord Swaminarayan sat in the seating area and asked Sudibai, "Sudibai, what do you think of Me? What does it mean for us to know each other?" Sudibai responded, "You are my spiritual Guru." He then continued, "I am easily accessible now, so it may not be obvious, but in future I will conduct extensive religious celebrations, and great kings will join those, and thousands of people will arrive and you too will be part of that. However, at that time, I will not be that easily accessible as I am today." Sudibai started thinking about her past experiences – how Lord Swaminarayan's presence in her and her family's life had transformed everything into a pleasant and blissful experience. How His being around brought an unknown sense of security. She further thought of life when He will not be so readily accessible and could not bear the thought. She soon reflected on her behavior earlier in the morning and realized her mistake. She immediately asked for forgiveness and brought milk with cream for Lord Swaminarayan. This is the real way of giving feedback. Inspiring the thought process to make people reflect on their behavior and realize their own mistakes. Nothing compares to this type of feedback, and is truly a deposit in the emotional bank account.

Yet another way to make a deposit into the emotional bank account is to use patience and persuasion than physical force and coercion. Those who are not effective, try to use the power – of money or their social status to bring alignment. This might be efficient in the short-run, but it does not build long-term relationship or a long-standing institutions or organizations. To build something that is long-lasting, inspirational and encouraging, an effective person always uses patience and persuasion. Lord Swaminarayan did the same – He patiently lived through and observed all the behaviors, and behavioral patterns of human beings, and used persuasion to lead people in the right direction. Those who did not get persuaded, by normal conversations, He used divine powers to persuade and convince them – not

because He wanted to exhibit His powers, but because human beings need to see super-human things to be persuaded sometimes – oh! The stubborn bunch that we are!

So one persuasion pattern that is commonly observed in the life of Lord Swaminarayan is telling or doing what the humans resolved in their mind to accept His spiritual supremacy or leadership. Let's look at one such incident.

Once in Mangarol, Lord Swaminarayan had visited Gordhanbhai's place. Next day in the morning He, Gordhanbhai, and many other devotees and saints went to Lake Dudh for a bath. On the way, affluent Ramchandrasha and Lord Swaminarayan were left a few feet behind. At that point Ramchandrasha thought, "Just as Lord Krishna had picked up Govardhan mountain on the tip of his small finger, if Lord Swaminarayan moves this large boulder with His finger and brings it by the lake, it will help me get convinced that He is the supreme Lord, and it will help the villagers to use the boulder for washing clothes." Lord Swaminarayan immediately spoke up, "Ramchandrasha, not just a mountain, I can move the entire Earth with the tip of My finger. But just to convince you, why don't you decide where you want the boulder to be, and go and touch the boulder with the tip of your finger." Ramchandrasha did that and immediately a 32 ton boulder moved 150 feet, in the blink of an eye, and came by the rim of the lake. Now that is some persuasion! And there is no way, one will not get convinced by this kind of persuasion.

Other persuasion technique that Lord Swaminarayan commonly used was meditative trance or Samadhi. Samadhi is the end of the eight-fold Yog. After all the Yog practices, the expected outcome is to attain Samadhi. Lord Swaminarayan, could put souls in Samadhi by simple gesture of hand, or the sound of the bells on His footwear. In Samadhi He showed His divine abode, divine form of other deities, showed them merging in His divine form. He did not use any force or fear, but used a real divine experience, not readily available to normal human beings. We will talk more about Samadhi incidents when we look into the leadership qualities of Lord Swaminarayan.

Third persuasion technique that Lord Swaminarayan used is clearly visible in Vachanamrutam – asking thought-provoking questions. Persuading ever-questioning minds of the humans by quenching their thirst for knowledge. Imparting real knowledge to the Earthlings....

We will now move to the last way Covey describes for making an emotional bank deposit. Ability to apologize with true sincerity. Simply saying sorry and meaning it, is not real apology. Real apology is when you sorry and mean it. So apology with true sincerity makes a huge deposit in the emotional bank account of people. There are 2 incidents that readily come to mind.

It is mentioned in Gopalanand Swamini vaato and Gunatitanand Swamini vaato that when it was time to write Satsangi Jivan, Lord Swaminarayan asked Nityanand Swami to write it. Nityanand Swami said, he would write it, but will mention Lord Swaminarayan as the Supreme Lord. Lord Swaminarayan did not want to do that. So He asked Nityanand to go back to his seat of meditation. Next day in the assembly of all other saints, Lord Swaminarayan said, "I want to get a scripture created, but Nityanand Swami is going against My will, and emphasizing that supremacy of Swaminarayan philosophy should be mentioned. What does everybody think?" The discussion between Lord Swaminarayan and Sadguru

Nityanand Swami continued through the day and on for 7 days. On the 7th day, Lord Swaminarayan said, "Who in this assembly supports Nityanand Swami and who supports Me?" No one supported Nityanand Swami because first they did not realize the matter was serious, and second they did not want to displease the divine God-head Lord Swaminarayan. Lord Swaminarayan, then asked Surakhachar, one of the leading devotees, to ask his men to drop Nityanand Swami in deep forest, from where he can never come back. Surakhachar was well aware that soon Lord Swaminarayan will miss Nityanand Swami. So he asked his men to go for a long horse-ride with Nityanand Swami, bring him back to one of his homes and make him comfortable there and return to the assembly and tell Lord Swaminarayan that they did what they were asked to do. Surakhachar's men did the same and came back after 3-4 hours and told Lord Swaminarayan that they left Nityanand Swami in deep forest from where he can never come back. Next day Sadguru Muktanand Swami said in the assembly, "We lost the jewel of the assembly." Lord Swaminarayan was a little surprised by the comment and said, "There are no material possessions for a saint." Muktanand Swami responded, "I am talking about Nityanand Swami. He was the crown jewel of the assembly. And he stood up for the right thing and You let him go." Lord Swaminarayan immediately started thinking and said, "Muktanand Swami, today you really proved that you are My Guru. I was mistaken." Lord Swaminarayan then became very sad and obviously upset, and tears started rolling down His cheeks. In front of the whole assembly He said, "I was too strong on Nityanand Swami. It was just a disagreement. I miss him. This assembly seems lifeless without him. Where must he be? What must have happened to him? What must he be doing in that formidable forest with wild animals and nothing to eat or drink? Please tell Me we can bring him back." The men who had taken Nityanand Swami, were called back immediately. As per Surakhachar's instructions, they went away for a few hours and then came back and said they could find no trace of Nityanand Swami. Upon which Lord Swaminarayan became extremely despondent, and gave up food. It was then that Surakhachar asked his men to bring back Nityanand Swami. Upon seeing Nityanand Swami, tears started rolling for both Lord Swaminarayan and Nityanand Swami, Lord Swaminarayan gave Nityanand Swami a hug and then praised him in front of the entire assembly, "Everybody gave in to My coercion, but Nityanand Swami did not. That is truly admirable! He was the only one who had the courage to stand up for the right thing." Then the writing of Satsangi Jeevan started afterwards.

The other incident that shows the Lord Swaminarayan had no qualms about sincerely apologizing. Once in the assembly in Gadhada Lord Swaminarayan reprimanded women devotees for some uncleanliness and said that they can no longer come to see Him (or come to do His darshan) or they can no longer attend His assembly. The women devotee never ate without His Darshan. So they went hungry that day. Next day Lord Swaminarayan had diarrhea and had to get up multiple times in the middle of a cold night, and became very weak. So the devotees placed 3 quilts to keep Him warm and also placed coal heating stoves by His feet. At night the devotee Naja Jogiya, who was there to take care, fell asleep, and the corners of the three quilts that Lord Swaminarayan was using, fell into the heating stove and caught fire. Lord Swaminarayan woke and put the fire out, but then woke Naja Jogiya up and said, "I reprimanded the women devotees yesterday, and now today I burnt their quilts. I am sure they are very upset with Me. I should not have reprimanded them. I am not feeling well, and now I burnt their quilts too. Let's run away." Naja Jogiya said, "Let me go talk to them. If they sound upset, we will do as You say. But if they do not get upset, then You have no reason to worry." At that Lord Swaminarayan

continued His display of human-like behavior, “You must be out of your mind to think that they will not be upset. But if you want to try it, I will wait for you to come back.” Naja Jogiya then went and spoke with women devotees Laduba, Jeevuba, and others and told them what was going on. They responded, “We do not care about the three quilts. This entire palace is His. We do not care that He reprimanded us. He is our Lord, and has the right to point our mistakes. We are worried about His health. How is He doing?” Naja Jogiya told them He was doing better, came back and conveyed the message to Lord Swaminarayan, and also mentioned that the ladies had not eaten for last 2 days. So Lord Swaminarayan said, “Ask them to make food for Me and for themselves, because they will not cook just for themselves. And tell them that they can come for My Darshan. They can come and see Me. I am not upset with them at all.” When the women devotees came for Darshan, He hid His face with burnt corners of the quilts, with just His eyes visible and had tears in His eyes. Women devotees also had tears in their eyes and said, “Shreeji Maharaj, there are no worries about the quilt or Your reprimand. So please forgive anything we did to upset You, and let’s get things back to normal.” Next day in the assembly, Lord Swaminarayan praised the devotion of the women devotees, that they accepted His reprimand in a very positive way and are so devoted that they do not eat without His Darshan.

So today we talked about Emotional Bank Account and the incidents from life of Lord Swaminarayan that relate to how He made deposits into the emotional bank accounts of human beings. Next month we will delve further into the habits. With that, let’s rest here for today. We will continue forward in another 3-4 weeks. My humble, charan-sparsh-sah Jai Swaminarayan to all the Muktos. Sahajanand Swami Maharajni Jai, Bapashreeni Jai, Sadguruo Shreeni Jai, Swaminarayan Bhagwanani Jai.