



“Rarely do we see a book deep in spiritual truths also getting the financial component right.”

—John Bowen Founder and CEO, www.cegworldwide.com,
#1 Business Coach for Financial Advisors

THE YOGA OF TRUE WEALTH

WISDOM FROM A HEART ON WALL STREET

FRANCIS G.
BITTERLY, CFP®



Praise for
THE YOGA OF TRUE WEALTH

“I grew up loving sports, especially football. I reached the ultimate goal of playing in the NFL and winning a super bowl. That was not enough, nothing is ever enough for me. I needed and wanted another challenge, and I went into business. I have become very successful in my business. But that was not enough. Something was and is still missing. After reading *True Wealth* I feel like I am finally getting it. My journey is far from over, but thanks Fran, for helping me see the light. I will be working what you teach here until I get it right. Great book!”

—Super Bowl champion, All-Pro linebacker Phil Villapiano,
Oakland Raiders #41

“I especially enjoyed your description of the roller coaster ride in which the individual buys when the market has gone up, and they assume it will go up further, and sell when the market has gone down and they assume that it will go down further.”

—Dr. Harry Markowitz, American economist, recipient of
the 1989 John von Neumann Theory Prize and the 1990
Nobel Memorial Prize in Economic Sciences.

“Anyone who has ever tapped into the Holy Energy to transform the material world around them will enjoy reading *The Yoga of True Wealth*. Francis Bitterly reminds us that uncommon wisdom, and ultimately wholeness, flows from hidden springs ... even on Wall Street.”

—Luciano Siracusano, Chief Investment Strategist,
WisdomTree Asset Management

“You cannot not benefit from the depth of wisdom revealed in this valuable book. The investment that Fran Bitterly made in his own growth from a very young age is a model to be admired. His story and insights are a gift to humanity. I have learnt so much, and am truly grateful to have been touched profoundly by Fran’s breadth of caring and the expansive love in his heart.”

—Robyn Stratton-Berkessel, Author and Speaker,
positivitystrategist.com

“The genuineness of *The Yoga of True Wealth*, the authenticity and sincerity, the wonderfully inclusive merging of East and West, respecting the variety of spiritual approaches: Much impressed.”

—Craig Canfield Psychotherapist

“*The Yoga of True Wealth* is the perfect fusion of material world practicality and Spiritual Truth. It comes at you from all different angles using the teaching of the masters (Buddha, Jesus, etc.)

“This book provides intellectual understanding of the wealth management business (concepts) and infuses spiritual truths to create an understanding that WEALTH is more than the money in our bank accounts.

“Peace of mind, Happiness, a sense of purpose, and helping other human beings are the real end game and building a stable financial life is one of the foundations to success and happiness.”

—Jeffrey Silverman, Regional Recruiter,
Willis Consulting, Inc.

“This beautiful book is who Fran really is and it very well may teach you who you really are. Fran’s a spiritual warrior and his book will teach you about the true nature of reality and dissolving the Ego. *The Yoga Of True Wealth* will have you more persistently seeking God and will supply a common sense road map to soldier the road less traveled!”

—Dan Lattanzio, The Dan Program

“*The Yoga of True Wealth* sets the bar for what true holistic wealth management SHOULD mean. Bitterly does a masterful job of creating a road map teaching how to harness spirituality while incorporating the common messages of the greatest interfaith minds into our daily lives. The book is not solely about religion, finance or any other singular subject but instead weaves the universal framework for having a healthier mindset and existence.”

—Andrew Tsiropinas, CIMA®, Regional Director—
WisdomTree Asset Management, Inc.

“A deeply moving and inspiring personal story, *The Yoga of True Wealth* will capture you with its authenticity. Rarely do we see a book deep in spiritual truths also getting the financial component right.”

—John Bowen Founder and CEO, www.cegworldwide.com,
#1 Business Coach for Financial Advisors

“Divine synchronicity occurred and I found myself reading Fran Bitterly’s, *The Yoga of True Wealth*. As I read further along, page by page, I recognized with great appreciation this was a book with a true understanding about value, wealth, life, and the Grace that supports us all everyday; abundant and loving. There is so much to gain from this enlightened book; true wealth and what is real. I cannot recommend it enough.”

—Janine L. Kimmel R.N. MTS, Author & artist of the award winning *The Magic Gown and The Yawning Rabbit River Chronicle*. www.JLKIMMEL.com

“With each passing year, I see more and more signs of the connectedness of all things. By attuning himself to the ineffable, Fran has found the resonant truth that lives within us all. And he shares that truth bravely, pointing us toward the way, the truth and the light. His is a journey worth sharing. And his light shines.”

—Doug Pilley, Author

“Don’t waste a minute of your time reading a single page of *Yoga Of True Wealth*—unless you’re ready to make a shift in your thinking that can make you not only wealthier but even more important, happier!

Francis has created a unique message that’s filled with profound insights, clear in its intent and will emotionally hold your attention to get you to turn to the next page. Reading of THE GOD WHISPERER will be inspiring, as well as the part on page 128 WHAT IS REAL WEALTH.

Nobody does a better job of combining the SPIRITUAL and FINANCIAL insights of a very wise man!”

—Joel Weldon, Hall of Fame Speaker, Golden Gavel
Recipient, Executive Coach & Trainer

“How delightful to find Francis sharing everything from the life-saving spirituality of East and West to the wealth-saving knowledge of Modern Portfolio Theory. Here is a bounty of wisdom collected from stellar sages on the true wealth of Spirit—the glorious Divine Self, the God Who is Love—and how to be open for this single Life-Power to fully, freely live us. And from this ‘peace that passes all understanding’ found in truly letting go, letting God, one drops the self-defeating delusions and greed that cause suffering—and also ruin many approaches to investing.”

—Timothy Conway, PhD, longtime spiritual teacher, author,
counselor (and investor); Enlightened-Spirituality.org

“*The Yoga of True Wealth*, tackles the often taboo subject of wealth and religion. Whether you are Hindu, Buddhist, Jewish or Christian many will find this book a useful way to combine your faith principles and beliefs and your efforts to manage your wealth. Francis Bitterly tells his own compelling story of loss and struggle, financial and spiritual and uses it as a way to develop an ‘Investment Theology.’ Anyone interested in how their beliefs can work to help them with their financial objectives in life, will find this a good read.”

—The Rev. K. Palmer Hartl, author of *The Ten Commandments of Management: Biblically inspired Methods to Success*

*The Yoga of True Wealth:
Wisdom from a Heart on Wall Street*

by Francis G. Bitterly, CFP®

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ISBN 978-1-63393-469-6

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Published by

 köehlerbooks™

210 60th Street
Virginia Beach, VA 23451
800-435-4811
www.koehlerbooks.com

THE YOGA OF TRUE WEALTH

WISDOM FROM A HEART ON WALL STREET

FRANCIS G. BITTERLY, CFP®



VIRGINIA BEACH
CAPE CHARLES

DEDICATION

*To my wife, Lisa, and my three beautiful daughters,
Alison, Catherine, and Caroline.
I love you more than words can tell.*

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AUTHOR'S NOTE

This book tackles two very different and often separated subject matters: wealth management and spirituality. Although there are many books written on these matters individually, this book takes on both topics at the same time and interweaves them in the tapestry of my experience in the financial world and with the divine.

With this in mind, I have included my personal story from my own childhood to try and help the reader understand the reality of the subject matter being discussed.

Stories and myths have always been used by religions and cultures to try and describe the indescribable and point the way to “The Way.” In the end, all are just like the finger pointing to the moon rather than the moon itself. The real truth is indeed within your own heart.

As a great song lyric from a legendary San Francisco band once stated, “that path is for your steps alone.”

Chapters 1 through 3 introduce the reader to the main point of the book with the help of my personal childhood story, as well as my adolescence and young adulthood.

I realize that at some point along the path to spiritual growth, we all have to indeed abandon our own personal stories, for this is cargo that otherwise will weigh down the passenger unnecessarily.

Chapters 4 through 6 take the reader into metaphysical discussions, hoping to show common threads and universal truths of all of the great religions and wisdom traditions pointing to “The Way.”

In this book, I often use common language associated with my own religion to show, over and over again, how these common threads connect.

Jesus’s words, “the kingdom of heaven is within you,” is one such example and is one of the most powerful messages of the book.

Look no further than inside yourself.
What is being sought is the seeker himself.

That also points to the paradoxical power of surrendering the Ego’s personal identity.

Indeed, the great Tao of Lao Tzu, Jesus’s Salvation, Buddha’s Nirvana, and Krishna’s Self-Realization cannot truly be understood by the Ego mind nor described by mere words. It is reserved for the private chambers of the human soul just beyond the mind and only found in a state of surrendered silence.

Chapters 7 and 8 are where I provide you with a general outline for how to start thinking about these spiritual concepts in terms of your own financial affairs, and how to cross them over to portfolio management and the wealth management process. These chapters are not to be viewed as individual investment advice, but merely as an outline for how to start thinking about managing an investment portfolio and following a disciplined wealth management process. With this in mind, I want you to keep your focus on the real treasure and prize of life itself: faith and love. I am aware that these chapters are a little different from the rest of the book, and heavy in financial content; however, if we keep the spiritual prize in mind, we can have even greater success in the wealth management process. More importantly, we will be happier and more grateful for all of our blessings.

Chapters 9 and 10 return you to the main point of the book, which is that what you are yearning for is closer than your own breath. It is here and now, within us, as the human heart and our own consciousness and spirit. What I am trying to bring to

you is the simplicity of what we really are and ask you to wake up to this truth and see for yourself.

This awareness of consciousness itself (Spirit) is what all the great wisdom traditions throughout the ages have been trying to describe and point to.

This awakening takes place with the Ego mind's surrender to silence and with a new filling of this opened space with the alchemy of faith, love, and inspiration. In these chapters I also give some strategies to the reader to help bring this experience about.

“Know the Truth, and the truth shall set you free.”

These words of Jesus are not referring to some foreign concept of faith. They are referring to the truth of what you are—beyond your titles, accomplishments, sorrows, personal story, name, body, mind, or any other form of any kind.

The message is: enjoy the beautiful dance of life, be successful in business, sports, investing, or whatever you do, but please, also be aware of something so freeing, liberating, and important—God is real.

God is everything.

God will help you and be revealed to you if you knock.

You are Spirit itself.

That art thou.

FOREWORD

The Yoga of True Wealth! The book the financial world has been waiting for!! Hallelujah!!!

Written from “a heart on Wall Street” nonetheless—could it get any better?

If ever there was a perfect time for this book to emerge, now is that time. Wall Street is under siege; just like everything else in the modern industrial world, it is creaking under the strain of a system in need of more heart. Literally millions of protestors all over the financial capitals of the modern world have risen up against a nonspecific enemy. United under an ancient banner screaming “Money is the root of all evil,” they are reeling blindly, flailing like the mob storming the Bastille, baying for blood. Indeed these are troubled and uncertain times. A time of great revelation, shock and horror as not only the “have nots” stir in discontent, but also those of us who have—something is moving within us all.

It is that something to which this book alludes.

With eloquence and humility, honesty and heart, my dear friend Mr. Francis G. Bitterly has crafted a touching masterpiece replete with the deepest wisdom and most poignant truth. The fact that these golden threads are interwoven in the tapestry of his life unfolding makes it all the more medicine for the soul.

It is a beautiful story, as enlightening as it is touching—a blessing to the financial world from one of its own. Success, any

great man will tell you, has never been exclusively about the acquisition of material wealth.

Petrodollars? Rubles? Yen or gold? It matters not if your soul you sold.

At last we have a delightful road map to navigate the road less traveled towards a future where perhaps the greatest riches await. Could it be that the essential missing ingredient in the whole financial industrial soup is about to be added in a liberal dose? That ingredient is nothing less than the human heart—the doorway to the eternal riches of the soul.

Welcome to the Yoga of True Wealth.

Dr. Nick Good
Kauai, Hawaii

PROLOGUE

Eyes of The World

*“Right outside this lazy summer home
You ain’t got time to call your soul a critic no
Right outside the lazy gate of winter’s summer home
Wondering where the nut-thatch winters
Wings a mile long just carried the bird away”*

*“Wake up to find out that you are the eyes of the world,
the heart has its beaches, its homeland and thoughts of
its own.
Wake now, discover that you are the song that the
mornin’ brings,
But the heart has its seasons, its evenin’s and songs of
its own.”¹*

OM

*“Become loyal to your innermost truth.
Follow the Way when all others abandon it.
Walk the path of your own heart.”*

—Anonymous

¹ See permission for “Eyes of the World” lyrics in Resources and Permissions section of the book.



OUR SENSE OF CALLING: THE STORY OF THE CARIBOU

The following is a beautiful writing by author and poet Mark Nepo. I felt it was a good explanation for my desire to write a book about spirituality. Even as I write this, I am aware of stepping out of my comfort zone in the process. I already have a great business, my clients appreciate me and are very loyal, so why would I want to write a spiritual book? Why should I risk being misunderstood or alienating clients due to my strong beliefs in spiritual concepts? Why not just write another conservative investment book? Possibly, Nepo's "Story of the Caribou" can explain my feelings of being called to write it.

"STORY OF THE CARIBOU"

"Every year, around the scalp of the planet, the caribou run the same path of migration along the edge of the Arctic Circle. They are born with some innate sense that calls them to this path. And every year, along the way, packs of coyote wait to feed on the caribou. And every year, despite the danger, the caribou return and make their way.

“Often nature makes difficult things very clear. What feels like confusion is frequently our human refusal to see things for what they are. What lesson do the caribou shout to us with the thunder of their hooves as they deepen the crown of the planet? They are evidence, even as we speak, of the fact that in every living thing there is an inner necessity that outweighs all consequence. For the caribou it is clear what it is.

“For spirits cried in human form, it is a blessing and a curse that we don’t always know our calling. Part of our migration is the finding out. What is it we are called to, beneath all formal ambition? The caribou tell us that, though there are risks and dangers that wait in the world, we truly have no choice but to live out what we are born with, to find and work our path.

“These elegant animals bespeak a force deeper than courage, and, though some would call the caribou stupid, the mystery of their migration reveals to us the quiet, irrepressible emergence of living over hiding, of being over thinking, of participating over observing, of thriving over surviving.

“In regions near the Arctic, the caribou are not just seen as animals living out an instinct at all cost. Rather, it is believed that their endless run, no matter what stands in their way, is what keeps the Earth turning. And somewhere, beneath all hesitation and despair, it is our endless call to being, in each of us together, that keeps the fire at the center of the Earth burning.”

Mark Nepo is a poet and philosopher who has taught in the fields of poetry and spirituality for 40 years. A *New York Times* number-one best-selling author, he has published 14 books and recorded eight audio projects. The “Story of the Caribou” is contained within his book, *The Book of Awakening: Having the Life You Want by Being Present to the Life You Have*.

THE YOGA OF TRUE WEALTH:
WISDOM FROM A HEART ON WALL STREET

“Money is emptiness. When people who have money are trying to get ultimate security from the money, it’s just impossible.”

—Tsoknyi Rinpoche, Tibetan Buddhist teacher
and author

“No amount of money can make others speak well of you behind your back.”

—Chinese proverb

“I don’t want to make money; I just want to be wonderful.”

—Marilyn Monroe

“A friend was visiting me and he said, ‘Why do you have such a sour face?’ I said, ‘Well, I’m thinking about money.’”

—Ram Dass, spiritual teacher and
author of *Be Here Now* and *Be Love Now*

INTRODUCTION

“He that ruleth his spirit is greater than he that taketh a city.”

—Wisdom of Solomon

I want you to be very honest with yourself. If you have opened this book, you know you have a higher purpose in life. You know this because despite your wealth, achievement, and success, something in you is not satisfied—perhaps even starving.

This fundamental sense of lack—which, deep down inside us, we all share—has been alluded to by every great spiritual teacher who has ever lived and is the root cause of all our stress, anxiety, and, believe it or not, disease.

The spiritual hunger, which nothing in the world can satisfy, has a source. Where that source is and how to fulfill it I have illustrated in this book, based on my own soul-shuddering and heart-opening journey.

“The greatest disease in the West today is not TB or leprosy; it is being unwanted, unloved, and uncared for. We can cure physical diseases with medicine, but the only cure for loneliness, despair, and hopelessness is love. There are

many in the world who are dying for a piece of bread, but there are many more dying for a little love. The poverty in the West is a different kind of poverty—it is not only a poverty of loneliness but also of spirituality. There’s a hunger for love, as there is a hunger for God.”

—*Mother Teresa, A Simple Path*

Writing a book slowly became an objective of mine in my life over many years. Not immediately, of course, but after having some incredible life experiences—including the immeasurable and difficult loss of my mother when I was only four years old, overcoming a teenage alcohol battle, commuting to college at night to get a hard-fought-for education, and finally rising to the top of my field in the wealth management business—it became clear to me that I was ready. I had achieved what the world would consider a high level of success in the wealth management business by being named a Managing Director at my firm, a major Wall Street investment bank; and having been recognized by *Barron’s* magazine five times as one of the top financial advisors in the country, I was also now considered an expert in my field. Some friends and family suggested that writing a book would be a natural for me.

It would have been easy just to write another investment book, but I didn’t want to write a book that focused only on investing, wealth management, and financial planning. I felt I had a bigger message to convey, that being the real lessons and truth I had learned along the way. I wanted the book to include the struggles, pain, sorrows, surrendering, love, and, finally, joyful details and stories of my journey through what I now consider my spiritual awakening.

In our evolution toward inner peace we all face this struggle. Some have called this journey “the road less traveled.” I believe we all will eventually have to journey down this path—we just may not realize it even as we are evolving.

The world is transforming. All of our sociopolitical and financial institutions are in a state of complete and utter transformation. The currents of life are becoming a raging flood,

and millions of souls are being overwhelmed by the challenges of the times. I wanted the book to carry this message and include things happy, negative, positive, and excruciatingly sad. They all need to be incorporated into the overall message because I understand now that the message is bigger than just the usual financial discussion on the “do’s and don’ts” of investing. Real wealth is beyond financial balance sheets, pie charts, asset allocation, and jargon that is difficult to understand. I can say this because I am confident I can help people to build wealth as the world would describe it. And I will admit that I’ve done it, and I have been successful at keeping it for my clients as well as for my family through difficult market cycles. But there is something even more important to understand and learn in life. I say this, too, because all of my life I have been searching for the answers to the big questions about overcoming sorrows and finding lasting peace, joy, and happiness. Over many periods in my life I have asked the bigger questions about why we are here and the true meaning and purpose of life. I have experienced how empty it can be living just from the ego or, as I will describe in this book, the small self, and living in the insecurity, fear, and sadness that goes along with this ego consciousness.

So what is the overall message I am bringing to this book?

It is the transformative message of finding real peace and joy by living in a surrendered, humble way and following God’s will as taught by all of the great wisdom traditions, including the tenets taught by Jesus, Buddha, Krishna, *A Course in Miracles*, and other wisdom traditions of truth. The message is to let go of the ego in all affairs, to surrender to God’s will, and to govern all actions, whether financial or otherwise, from the heart with love.

I know that I have a respected platform and career from which to speak this message.

Together, we will take a journey through life’s experiences and navigate through them. We will also discuss the financial aspects of life, including building, protecting, preserving, and transferring wealth and how to do it with heart and love. More importantly, we will listen to the sounds of silence and hear the crucial lessons we can learn when we quiet our mind. But most importantly, we will discuss the great teaching of humility and love and how these pillars of humanism can help us not only

have peaceful relations with family and friends, but also help us trust in the market's long-term history and trust in God's love while we are experiencing the consciousness of this life on earth.

At the end of each chapter I will endeavor to provide you with a simple meditation or contemplation, in the hope that you can experience how simple it is to let go of the ego and enjoy the boundless peace of the pure self that resides within us all. It is that part of you which truly nourishes the soul.

If you are ready to feed the part of you that no amount of materialism can fulfill and by doing so become the healthiest, happiest, and most successful you may have been for decades, then this book is for you.

Dissolve anxiety, step into the full power of your destiny, and join an enlightened group of like-minded individuals who are living life the way it's supposed to be lived by realizing the truth of the ages.

Everything you have been seeking for outside of yourself is already there inside you. All you have to do is accept it. If you are ready, this book is most definitely for you.

I hope you will find some quiet time to read, enjoy, and reflect on the words in my book. It was extraordinarily meaningful for me to write it for you. I wish you "eternal peace" as we begin this journey together.

Welcome to *The Yoga of True Wealth: Wisdom from a Heart on Wall Street*.

CHAPTER 1

Loss and Love

Jesus said: "If those who lead you say to you: See, the kingdom is in heaven, then the birds of the heaven will go before you; if they say to you: It is in the sea, then the fish will go before you. But the kingdom is within you, and it is outside of you. When you know yourselves, then you will be known, and you will know that you are the sons of the living Father. But if you do not know yourselves, then you are in poverty, and you are poverty."

—*Gospel of Thomas 3*

yo·ga\`yō-gə\noun

School of Hindu philosophy advocating and prescribing a course of physical and mental disciplines for attaining liberation from the material world and union of the self with the Supreme Being or ultimate principle.

"Mankind is engaged in an eternal quest for that 'something else' he hopes will bring him

happiness complete and unending. For those individual souls who have sought and found God, the search is over. He is that something.”

—Paramahansa Yogananda

As I have walked down the path of my life, I have learned that life is a constant cycle of joy followed by pain and sorrow. But, through love and surrendering the will to God, we can all move through the pain and reach back to peace and joy.

It is an inner sort of “being” or living with that peace and love of God beyond understanding that is the ultimate goal in life. A member of The Beatles, George Harrison, once commented, “Everything else can wait, but the search for God cannot.” Here we had one of the greatest rock stars in the world living in a humble, surrendered state of consciousness, the land of peace.

As we are growing up, we think it’s other things that matter like the acceptance by our peers in social situations, getting into the right college, being in the right social group in high school, being popular or well-liked. The same things seem to matter after we start a family. We try to fill the empty well from the outside. Or we think the answer is choosing the right career and becoming a successful person in that career and being revered by others, being in the right groups, a member of the best club.

In reality, these things are just illusions, mere tricks our “small self” or ego play on us. We are caught up in the illusion of separation of the ego. You went to Harvard, I went to Rutgers. You are an American, I am a Russian. You are a Catholic, I am a Buddhist. You are a Democrat, I am a Republican.

All of these distinctions are how we identify ourselves and compare ourselves to others. They are mere words, not who we really are. They are clouds that blind us to the presence of peace, alive in the illusion of separation from God and others. Many times we fail to quiet the mind and its incessant comparisons and never-ending thinking. Our mind has a false sense of separation from God and thus a false sense of being God, and this keeps us from loving anywhere near our potential. This relates to loving others as well as loving ourselves.

“Your task is not to seek for love, but merely to seek and find all the barriers within yourself that you have built against it.”

—*Jalaluddin Rumi*

*“It makes no difference how deeply seated may
be the trouble
How hopeless the outlook
How muddled the tangle
How great the mistake
A sufficient realization of love will dissolve it all
If only you could love enough
You would be the happiest
And most powerful being in the world”*

—*Emmet Fox*

We are all together here; we just don't realize it.

I am going to take the peace beyond understanding and relate it to the investment process. I will show you how it's possible to find peace in your financial plan and in your life.

It starts within.

However, we may have to change the DNA of our belief systems. In order to really understand and “feel” the true meaning of life—to find our soul—we need to really challenge the deeply ingrained belief systems of separation from each other, as well as separation from God, that have clouded our vision. And we are going to see how to become the awareness behind our thought and begin to sense a great spiritual truth: We are not our thoughts. The true self is much bigger, vaster, and more permanent.

I will also relate these concepts back to investment psychology and explain why thinking too much can not only upset your life in general and destroy your inner peace, but it can also affect your long-term investment results.

MY MOTHER: THE GOD WHISPERER

I am not promoting any religion, sect, philosophy, or denomination. Much of the world has been in turmoil throughout history due to battles over religion and group ego. Instead, I am going to be discussing spirituality—not religion. I had to study Eastern philosophy, the great Buddha, and Hindu traditions to really come to a true understanding of the true wisdom of Christ within me. My hope is to share my journey and to point to some important signposts along the road so that you can find your own understanding deep within. And when you do, you will be finding your true self and soul.

I will be referring to Jesus, Buddha, Krishna, and others to help explain myself.

Jesus and the Buddha, as well as many other wisdom traditions, have often pointed to our need to be broken before we are open to awareness and growth. Jesus said in the Beatitudes, “Blessed are the poor in spirit for they will see the kingdom of heaven.” He also said, “The kingdom of heaven is within you.” We need to be broken open to the grace of humility and to ask God for help while searching within ourselves for answers. When this occurs, we are receptive to the growth and understanding that follows. We open to the truth within, and a whole new awareness comes to light.

*“If you want to become whole
First let yourself be broken
If you want to become straight
Let yourself be crooked
If you want to become full
Let yourself be empty
If you want to be reborn
Let yourself die
If you want to be given everything
Give everything up”*

*—Lao-tzu, Tao Te Ching, translation by
Stephen Mitchell*

With this surrendering comes the peace and power beyond understanding. I am going to take you along my path to freedom and help you reach yours as well. We will reflect on the losses, trials, sorrows, and forks in the roads, the major obstacles and life lessons along the path, and find real peace and knowingness. We will talk about investment strategy and the institutional investment process as well.

Do you remember waking up to the concept of consciousness, of “being conscious”? Most of us don’t remember exactly what we were doing or when this occurred, but mine really began in the presence of my mother. In my case, they are my only memories of her.

When I was a very young boy, and my mother was dying of cancer, she would whisper and teach me things. I now call her the God Whisperer. I am convinced that her early life lessons, taught to me when I was three and four, helped me to survive in this world and develop my experience of the grace of God I have enjoyed in my life. Her outpouring of pure love stayed with me as she planted the seeds of grace. She interceded in my life during my darkest nights of the soul.

And she taught me through her actions, as well. For example, I remember her taking food to the Monsignor at St. Anthony’s Church while she was very sick. She was so devoted that every day she continued to take bags of food for the poor and attended Mass. Even though she was dying, she would still teach me things that didn’t seem so important at the time, but I finally understood. Now I realize everything she taught made a lot of sense. What she was whispering was about love. Love is real and from God. Our love could not be separated by death. Your heart is what is important and to live life from the heart.

One night, when she must have known it would not be long before our physical separation, she and I were outside looking up at the sky, and she explained to me that someday we would swing on a star together. I used to think this was a fairy tale. Now I understand the beauty of her foresight and faith.

MERRILY, MERRILY, MERRILY, MERRILY . . . LIFE IS BUT A DREAM

I never understood the cosmic nature of what she was talking about when I was a child, but now I understand a lot more about the metaphysical nature of her words. Having had a spiritual awakening beginning as a 21-year-old, I now understand what she was trying to tell me.

Our bodies are actually made up of condensed energy, very similar to outer space and starlight. My mother taught me about love at a very young age. She taught me that speaking from the heart and into the heart is what is meaningful and real in this world.

In the book *A Course in Miracles*, the premise is “Nothing real can be threatened. Nothing unreal exists. Herein lies the peace of God.” This is also what the great Eastern philosophies convey, whether it be Buddhism or Hinduism. It took me studying all the great wisdom traditions before I really understood my own childhood faith and the true wisdom of Jesus Christ and His teaching and transformative message.

I also remember how my mother would sing to me. She would sing the sweet children’s song “Row, Row, Row Your Boat.” And as it continues, “Merrily, merrily, merrily, merrily, life is but a dream.” Today, I sense the truth of those words and her awareness to the true nature of reality here on earth. You see, life really is much like a dream. Many never awaken to it. But we are so full of our own perceptions and inherited instincts and illusions that we can’t escape the dream.

Jesus spoke of it. So did Krishna and Buddha.

When my mother died, I was in such pain, and my nose was buried in the couch for a month. What could be worse? I quietly and slowly came out of it when my father finally remarried. He really had to, as we were not going to school. There were five boys in the family, and I was the youngest. My father had to leave the house every day at 6:15 to go into Manhattan for his job. My brother and I were shipped off to relatives, and experienced four or five different school systems.

It was agony. I couldn’t read until I was in third grade, and I really didn’t even know how to hold a pencil. So my dad got

remarried, and things finally began to settle down. The first year in the new school was still hell, and I always cried as I was brought to the school bus by my stepmother. I was heartbroken. I slowly adjusted and finally began to find friends, play sports, and be a kid like most normal children.

But my mother had been my whole world, and I can still remember most everything about her. It's like the soul is alert when it has certain experiences, and I have memories that are very vivid from an age when most people aren't aware of being conscious. When it comes to my mother and my childhood, I remember everything.

One day in 1965, one of my older brothers was home from school, and I began kicking at him, just fooling around and not hurting him, and he lifted my leg up and flipped me! Unfortunately, it was a hard fall, and I ended up breaking my collarbone and crawling into the bed with my mother, who was very, very sick that evening. I just remember how comforting it was and how she took most of the hurt away. This was the night I remembered her singing, "Row, row, row your boat, gently down the stream."

As I mentioned, she was the God Whisperer, and she whispered about love and faith and most times without uttering a word. Of course, words are simply a way of communicating, but there are communication levels that are beyond language. They're universal, and that's why the great Yogis of India will stare into your eyes or you'll stare at them without speaking. There is no need for words. And everything is understood. The great Indian sage Ramana Maharshi was amazing. When people would visit him, many times he wouldn't say a word. He was totally self-realized. Yet your heart would open up just to be in his presence.

I can't help but believe that my mother communicated on this level as well; she was very spiritual and was of spirit because she knew she was dying, but she was full of love and faith and radiating a divine presence. She continued teaching me things—her way of preparing me for the life I would have to live without her.

One night, my brother and I were invited to have dinner with some friends up the street. After dinner, I remember watching

TV in their basement, and I can still recall small details like where the TV was positioned—on the right side of me as opposed to the left side of me. Later that evening on March 7, 1966, my older brother picked us up and walked us home from our friend's house, and he said, "You know, Mom's not going to live forever." My brother and I broke away from our hand-holding, and we bolted home—I knew instinctively when my brother uttered those words that my mother had passed. I was four years and 11 months old. I ran into the house and looked around the room where her hospital bed had been, and everything was gone. Nothing was in her room, and I realized immediately that my mother was gone as well. There was no question in my young mind that she went on to heaven that night. I thought all of her clothes and belongings, which were nowhere to be seen, had left and gone to heaven as well.

I had to sit with that reality and just had to go through it. Love is the only thing that can take the place of that reality. The night my mom died . . . to me, it was the loss of a lifetime, the awakening to the need to find a way to transcend the world. My life would never be the same.

THE LOSS OF LOVE . . . BUT ON WITH MY JOURNEY

As I continued on my youthful journey after my mother's death, I had to cope with a new family and stepmother a year later and then the experience of not wanting to go to school, being brought to the bus stop in tears, crying in class, and having to have my stepsisters come into my class to urge me to eat lunch. I was totally emptied by the loss of love. I felt like I was a subpar human being. This may sound odd, but one time when I got a new pair of pants, I felt that the pants didn't realize that I was going to have to wear them. I literally had that conversation in my mind.

One other time, I went to a birthday party for a friend up the street before my dad got remarried; I had made a present for the birthday girl. I literally took one of my father's shavers, put it in a box and gift-wrapped it for her. I wasn't thinking that

this was a dangerous present; it was just all that I could come up with. Without a mother, there really is confusion over such events. But you can only imagine how surprised she was when she opened up the box. I was very embarrassed and confused. I really had no one to tell me whether it was right or wrong. As the other kids laughed at me, I realized that I just wanted my mother back. Why was I so different? Why did I feel so empty inside? It would be many years until I had answers to many of these questions.

We are complicated individuals, and we can get so far away from that quiet, true self that we can easily forget it's there. We drift far away from the stillness and the sound of silence. Not only do we forget, but also we never know in many cases that it even exists. Joseph Campbell, American scholar, talked about the "Hero's Journey" in his book *The Hero with a Thousand Faces*. He said as we go through life, experience pain and then sorrow, and come out of it somehow, there is something inside of us all the while that helps—it's that quiet voice, that quiet piece of us that is eternal, and it's always been there, and it will always be there.

Some people call it the soul; some people call it the spirit or the eternal eye. It's beyond description but everyone is reaching for this, and they don't know it. I was striving for this at a very young age.

We will discuss this and relate it back to wealth management as well. We will strive for that level of consciousness so you get into the great stream of life, living from your heart. "Merrily, merrily, merrily, merrily, life is but a dream."

You inhale God's love . . . you exhale, surrendering to God's peace and love in the present moment.

*"Everything else can wait, but the search for
God cannot."*

—George Harrison

*"Walk into splintered sunlight
Inch your way through dead dreams
to another land"*

*Maybe you're tired and broken
Your tongue is twisted
with words half spoken
and thoughts unclear
What do you want me to do
to do for you to see you through
A box of rain will ease the pain
and love will see you through”²*

CONTEMPLATION

Consider deeply the loss or losses you have experienced in your life, whether it be the loss of a loved one, your health, even a cherished pet. Then consider the hidden gifts the challenge eventually brought into your reality. Just close your eyes, and deeply contemplate the experience and the wisdom you gleaned, what life gave you as you integrated or adapted to new circumstances. While doing this, get in touch with the part of you that witnessed and experienced the loss. It is the same part of you witnessing and experiencing these words. Feel it. Feel it with the beauty of tenderness. Allow yourself to feel the pure awareness that exists eternally at the core of your being. Put the book down, take a few soft gentle breaths, and reflect deeply now.

Continue Reading >>

² Permission for “Box of Rain” lyrics in Permissions and Resources section in the back of the book.