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Context to the nugget conversation

Lloyd refers to the metaphor of Speedcar racing and suggests that the cars are able to be agile and nimble because of their low centre of gravity. He suggests that we take a leaf from that to reduce our wants and declutter our life so that we are able to reduce our centre of gravity that might give us the ability to navigate the twists and turns life throws at us.

Transcription

Deepak Jayaraman (DJ): Lloyd, one of the things you talk about is managing your finances with an eternal mindset and you say that it's different from managing them with the goal of getting the most pleasure out of them. Can you say more about the mindset shift here?

Lloyd Reeb (LR): Yeah. Now Deepak, that's really dependent on your what I would call your worldview. And this is where I want to be really sensitive to our listeners, right? Our listeners are coming from different faith perspectives, some are coming from a Hindu perspective, some are coming from a Christian perspective, some Buddhists, some no faith perspective perhaps and that statement is written from the perspective of a Christian who was thinking that this life is fairly short and eternity is forever and that God is personal and he's kind and loving and forgiving but that we have the opportunity to be his hands and feet as a great healer in this world and bring compassion. And so, as a result, if that's true, then I want to use my resources in a way that are going to bless other people because not only out of gratitude for God's kindness and forgiveness to me but also because it will reap great rewards in heaven, right? So, it's a mix of loving people like you love yourself which is living out the Christian faith and also being a good steward of the stuff, we have because not mine, it belongs to God and I am just the steward of it, recognizing that life is short, eternity is very, very, very long. Now, if you are coming from a different worldview, you may think differently about that. And so, that comment was really designed for people who are coming from that who are Jesus followers, who are thinking about life from that heaven and eternal perspective as opposed to reincarnation or something like that.

DJ: Hmm. And going back to one of...

LR: How would you respond to that Deepak, as you have a broad, you know, I have studied all the faiths in India, not all of them, but many of them, but tell me how would you react to that and put it in a way that's going to best serve all of your listeners?

DJ: Sure, and there's something that came up in a different conversation as well and as I reflect on it, the way I think about it Lloyd is a bit like to use business language, it's a bit like debt on a balance sheet, too much debt comes in the way of flexibility and adaptability and a high expense lifestyle I

see as a little bit of a debt. So, the way I sort of think about it is if we can keep it light and keep it as simple and declutter as much as we can, it just gives us more flexibility and agility. Somehow, I hadn't processed it from a religious frame, but that's how I processed it for myself.

LR: Yeah. No, that's good. And I completely agree with that, back to that comment you can imagine the freedom you find from the things you leave behind. I asked myself after a big, big crisis that happened in 2007-08, I said to myself this is not the last global crisis. So, how can I position myself to make the biggest contribution in the darkest hour? I spent a lot of time thinking about it, Deepak. I wrote down all my thoughts on one sheet of paper, but one of them was to keep my center of gravity low and that's what you are talking about. Have you ever seen like IndyCar racing? The car is so low that it can go around corners and it's just so agile and this is what we were doing on that trip in Germany, right? We didn't have bags and everything. We have one little bag. I want to go through life like that, don't you?

DJ: It's a beautiful metaphor. I hadn't connected the two, yeah.

LR: You are light and agile and you can zig and zag and be optimistic instead of dragged down by all this crap and corruption we are carrying with us.

DJ: Hmm, keep the center of gravity low, I am going to remember that. Maybe just to share a story here, one of the guests I had spoken to on the podcast was a gentleman called Nandan Nilekani. He is the pioneer of the equivalent of the social security system if you will in India, sort of the unique ID project. He was the CEO of this multi-billion-dollar tech giant called Infosys, which competes with the likes of IBM and so on. And he, sort of, quit that and he joined this project with the Government of India with a start-up with no employee. So, he was running tens of thousands of people, billions of dollars to a project in the government and I asked him, what made it possible for you to move from this sort of corner office overlooking a golf course to this? And he said, I come from a small town in Tier 2 India and if I really strip all this away, who I am is actually just that person from this simple town and while I might have billions of dollars in the bank just recognizing who I am and where I come from and sort of removing all this clutter from my mind gives me the ability to pivot without carrying too much of the baggage. And to me that felt like a low center of gravity kind of a statement when I cross this what you are telling me.

LR: Yeah, yeah, and I find it's harder to do than I maybe thought and sometimes my friends that have been super successful will come to our house and we bought our house 25 years ago that we still live in, we paid cash for it 25 years ago and it's on a nice lake and there's a tennis court and everything nearby but they will say Lloyd, do you just have this one home, you just live here and you get tempted, right, to think well really I probably should have a second or something else. Every stage you are at in life you are always tempted to go up and the freedom comes when you go down.

Reflections from Deepak Jayaraman

DJ: This reminds me of an anecdote from Prakash Iyer (PI), an author and the former Country Head of Kimberly Clark India. He was on the Podcast many moons back.

PI: *"Like a lot of other kids coming out of middle-class India, financial goals were important in the early stages of our lives. Therefore, it was important for you to kind of make enough bread and butter and some jam. Beyond that, I guess, I've been swayed by this guy. There is this interesting story of how Joseph Heller apparently was at this party thrown by an investment banker in New York.*

DJ: *That's the guy who wrote 'Catch-22'?*

PI: *That's right. A friend of his took him along and said, come, it's a great party, and you'll meet all the who's who of the city. It was a great evening, lots of crystal, the finest wine, and as Joseph Heller stood sipping a drink, his friend said, 'Do you realize, our host the investment banker, probably makes more money in a day than you have in a lifetime?' And Joseph Heller said, 'That's probably true, but I have something he will never have.' And the friend says, 'What?' Joseph Heller says, 'Enough!' And that's a story that's kind of stayed with me. In a sense, I think, I've spent the last few years of my life saying, hey, I think, I need to learn to say enough. And the minute you know you have enough, you are sorted. You don't really need to worry about it. Then, you are free to go and do what you want to do. So, to be fair, financial goals were important, but I'd probably say, at some stage, I said, enough. And then, it doesn't excite you. More of the same didn't excite me."*

DJ: Personally, for me, knowing how much is enough has been tremendously liberating. Not that I have an accurate understanding of it but it has helped me move from a Current Plus mindset which drives you to a pursuit of more and more to a Future Minus mindset where you have a rough sense of what you need and work back from it to organize your life.

End of nugget transcription

Nugget from Prakash Iyer that is referenced: [Shifting your goal post over time](#).

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About Deepak Jayaraman

Deepak seeks to unlock the human potential of senior executive's / leadership teams by working with them as an Executive Coach / Sounding Board / Transition Advisor. You can know more about his work [here](#).

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