



BHAGAVAD GITA: Chapter 6, Verse 28

युञ्जन्नेवं सदात्मानं योगी विगतकल्मषः ।
सुखेन ब्रह्मसंस्पर्शमत्यन्तं सुखमश्नुते ॥ 28॥

yuñjann evaṁ sadātmānaṁ yogī vigata-kalmaṣhaḥ
sukhena brahma-sansparśham atyantaṁ sukham aśhnute

yuñjan—uniting (the self with God); evam—thus; sadā—always; ātmānam—the self;
yogī—a yogi; vigata—free from; kalmaṣhaḥ—sins; sukhena—easily; brahma-
sansparśham—constantly in touch with the Supreme; atyantam—the highest;
sukham—bliss; aśhnute—attains

yunjann evam sadatmanam yogi vigata-kalmashah
sukhena brahma-sansparsham atyantam sukham ashnute

TRANSLATION

BG 6.28: The self-controlled yogi, thus uniting the self with God, becomes free from material contamination, and being in constant touch with the Supreme, achieves the highest state of perfect happiness.

COMMENTARY

Happiness can be classified into four categories:

sāttvikaṁ sukhamātmotthaṁ viśhayotthaṁ tu rājasam
tāmasaṁ moha dañyotthaṁ nirguṇaṁ madapāśhrayām
(Bhāgavatam 11.25.29)[v21]

Tāmasic happiness. This is the pleasure derived from narcotics, alcohol, cigarettes, meat products, violence, sleep, etc.

Rājasic happiness. This is the pleasure from the gratification of the five senses and the mind.

Sāttvic happiness. This is the pleasure experienced through practicing virtues, such as compassion, service to others, cultivation of knowledge, stilling of the mind, etc. It includes the bliss of self-realization experienced by the jñānis when they stabilize the mind upon the soul.

Nirguṇa happiness. This is the divine bliss of God, which is infinite in extent. Shree Krishna explains that the yogi who becomes free from material contamination and becomes united with God attains this highest state of perfect happiness. He has called this unlimited bliss in verse 5.21 and supreme bliss in verse 6.21.



Is it your Birthday Today?

OCTOBER 18

Ruled by Mars and number 9, you are logical, courageous, and action-driven. This year promises success in both personal and professional areas, with well-planned efforts bringing strong results. February may highlight financial opportunities, June offers rewarding professional progress, and October brings balance in work and relationships. Business travel is likely to be fruitful, adding both leisure and career value. Your structured thinking and sharp memory help you manage multiple responsibilities with ease. In personal life, a calm and thoughtful approach ensures harmony in family and romance. Flexibility is important to avoid unnecessary confrontations, as your straightforward style may sometimes be misinterpreted. By focusing on priorities and avoiding distractions, you create a year that combines financial stability, professional recognition, and emotional well-being.

The Toughest Challenges of Inherited Wealth

If you are ever in a position of inheriting a large sum of money, would you know what questions to ask or what to do? Although inheritors of wealth are few and far between, it is actually more common than you think.

These people face the great challenges of inherited wealth. InvestmentNews states that, “over the next 30 years, an epic \$30 trillion will be passed down from baby boomers to Generation X to millennials.”

Even if you are not an inheritor yourself, you may be within a degree or two of separation from these seemingly fortunate few.

Did you that some heirs actually argue that inherited wealth brings as much worries as it does joy?

Specializing as a wealth coach for heirs over the last three decades, I’ve seen how the challenges of unearned wealth can interfere with life’s enjoyment. Inheritors face headwinds that are very different from an average person’s, but just as formidable (or more so).

Here are five challenges of inherited wealth:

1. Finding and Developing Passions

Imagine being blessed with above average intelligence, a curiosity about the world, and all of the time and money needed to explore it. This may sound heavenly, but the reality is that having infinite options is often stifling.

Being able to do absolutely anything can lead to paralysis, and doing absolutely nothing. Finding and developing a passion when all doors are open requires focus, determination, and guidance. Accomplishments require the ability to overcome obstacles – a skill many inheritors never learn.

2. Maintaining Meaningful Friendships

The vast majority of our clients desire to live “normal” lives. They want to blend in with other normal people. They want to drop-off their kids at school, go shopping at the local grocery, and so on.

While their homes and vacation destinations may show their means, they often want to live anonymously and with genuine people. Therefore, removing “money” from friendships is often the first step they take.

They want to focus instead on shared interests. One of the most challenging moments arrives when a friend asks for a loan. As anyone would, their first inclination is to want to help, but the implications of that arrangement are far



more complex for the inheritor than they are for a person of normal means.

3. Prenuptial and Co-Habitation Agreements

Many of our clients are in their 20’s and early 30’s – prime cohabitation and marrying age. What could be more romantic than a “prenup” conversation with the one you love?

In the case of an heir marrying someone of “normal” means, the wealthy family may insist on an agreement, which can really put a damper on what would normally be an exciting celebration of love and trust.

However, a prenup can be extremely beneficial in discovering how you and your partner deal with a tricky situation.

The Washington Post wrote, “Settling on the terms of a prenuptial agreement takes uncomfortable discussions and ultimately a greater transparency between mates.

These difficult talks about money can uncover things that could be disastrous if put off until several years into the marriage.”

4. Choosing Ethical and Efficient Charities and Causes

“Research has shown that being grateful can have a multitude of positive effects on our overall health and well-being,”states Everyday Power Blog’s Cara Maksimow. Philanthropy is a significant part of many of our clients’ lives.

Whether it’s through a family foundation established by their great grandparents or on an

individual basis. The arrival of windfall wealth can also mean the arrival of truckloads of letters requesting assistance, and suggestions from friends with good intentions. Navigating these waters can be extremely difficult, and while the family wealth may spring eternal, the inheritor still wants to know that any donation made finds its intended destination.

5. Finding a Therapist

You might think that being wealthy comes with no challenges. That’s a common misconception. A very common challenge for our clients is being able to discuss their wealth struggles with therapists.

That is either because the therapists are so awestruck by the wealth that they are immobilized, or they show signs of having a hostile envy and can no longer be trusted.

If you’re an inheritor, you likely find that one or more of the above resonate with you. If you’re a person of more median means, perhaps after giving some thought to each of these five challenges, the challenges of the inheritor may be a bit easier to understand.

When it comes down to the wire, will you be able to reach out for assistance? There are plenty of resources all around and I hope to be of one to inheritors that are trying to navigate this new lifestyle.

I’ll leave you with this quote from Ellie Hadsall, “Nobody has all the answers. Happy people are willing to seek assistance from others when they reach a tight spot.”

Word Of The Day

KIBOSH

noun | KYE-bosh

What It Means

Kibosh refers to something that serves as a check or stop. It is usually used in the phrase “put the kibosh on” to mean “to stop or end (something)” or “to prevent (something) from happening or continuing.”

// I downloaded an app to help me put the kibosh on my high screen time.

KIBOSH in Context

“... Maybe, suggests [Graham] Dugoni and other advocates, instead of putting the kibosh on devices entirely, we need to treat modern society like a teenager on a rebellious streak. Rather than saying no, we need to show them support, offer a gentle hand, maybe even make them think it’s their idea. In a way, it’s time for some gentle parenting.” — Chase DiBenedetto, Mashable, 3 June 2025

Did You Know?

Evidence of kibosh dates the word to only a few years before Charles Dickens used it in an 1836 sketch, but despite kibosh being relatively young its source is elusive. Claims were once

made that it was Yiddish, despite the absence of a plausible Yiddish source. Another hypothesis pointed to the Irish term caidhp bhais, literally, “coif (or cap) of death,” explained as headgear a judge put on when pronouncing a death sentence, or as a covering pulled over the face of a corpse when a coffin was closed. But evidence for any metaphorical use of this phrase in Irish is lacking, and kibosh is not recorded in English as spoken in Ireland until decades after Dickens’s use. More recent source theories include a heraldic term for an animal’s head when born with only its face fully showing, and an Arabic word meaning “whip, lash,” but as the note at our etymology explains, no theory has sufficient evidence to back it.

SUDOKU PUZZLES

SOLVE THE PUZZLE AND GET HANDSOME REWARDS.
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			8		1		6	
1		4			2	8	5	
			6			7		1
				9		6		
		9	5		6	1		
		7		2				
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	3		2		9			

SOLUTION OF PREVIOUS PUZZLE

9	7	5	2	3	6	4	1	8
4	6	8	1	7	5	3	9	2
3	1	2	8	4	9	6	7	5
6	3	7	5	1	2	8	4	9
1	2	4	9	8	7	5	6	3
5	8	9	4	6	3	1	2	7
8	5	1	7	2	4	9	3	6
2	9	3	6	5	1	7	8	4
7	4	6	3	9	8	2	5	1

Solved By: Tsering Tundup

STARS & PLANETS

■ **ARIES:** Try to be careful of missing the forest for the trees today. You may be concentrating on a detail in your personal or professional life that isn't as crucial to the big picture as you think. This kind of obsessive thinking is probably keeping you from progressing. Let it go. Sometimes it's necessary to sacrifice a battle in order to win the war.

■ **TAURUS:** You might feel as though your head is in the clouds today. After the frantic pace you've kept up at work, your mind has decided to take some time off. People may have to repeat questions several times before you respond. They'll think you're funny, and so should you. Try to relax and have fun in your dizzy state!

■ **GEMINI:** Expect to hear from people you haven't heard from in some time. Make a cup of tea and savor every correspondence. You could feel nostalgic for the "good old days" when life seemed simpler and more of your friends were nearby. Pick up the phone and give one of them a call. Your old pal will be delighted to hear from you.

■ **CANCER:** Try to be extra patient and affectionate toward your loved ones today. A child, lover, or pet needs some of the special attention and reassurance that only you can provide. Try to make this a priority over professional obligations. Remember that your loved ones are the most important things in your life. When you need them, they'll always be there for you!

■ **LEO:** Your intuition is quite high right now, enabling you to accurately tune in to others' hopes and dreams. This can be a bit tricky in a social situation, however. Someone could be saying one thing when you know they're thinking something else! Don't dwell on other people's thoughts too much. Instead, direct your thoughts to how happy you are now.

■ **VIRGO:** It's likely that you've been feeling the urge to exercise your imagination. As much as you enjoy your profession, there isn't much chance to stretch your mind and show your creative visual side. With some time off, you could pick up paints and brushes or pen and paper and begin an art project of some kind. With all the house-guests and visitors dropping by, expect encouragement!

■ **LIBRA:** This is a good day to let go. If someone has hurt or disappointed you, it's time to forgive and move on. Holding a grudge isn't going to get you anywhere. In fact, it's probably eating away at your heart and keeping you from moving ahead in other areas. If things are meant to work out with this person, they will. If they don't, it isn't meant to be.

■ **SCORPIO:** Resist the urge to go on a shopping spree today. You're likely to make impulsive purchases. You may be trying to fill a void or compensate for another area of your life that isn't going as well as you'd like. Try instead to do a little meditation and bring the real problem into clearer focus. Take a walk or do some yoga. It will do your spirit more good than the mall.

■ **SAGITTARIUS:** You're feeling especially sensitive today. Your intuition is operating at a very high level. With people wearing their hearts on their sleeves now, it's very easy to tap into others' emotions. You and your mate are especially in sync, which will make for a wonderful evening. Take advantage of the aspects and broach a sensitive subject you've wanted to discuss.

■ **CAPRICORN:** You're in a fun and festive mood with today's planetary aspects. Tonight you should plan a house full of people, because you're going to need an audience. Your flair for drama is working overtime. You'll have jokes to tell and anecdotes to pass on. Your guests will appreciate the free floorshow!

■ **AQUARIUS:** This is a good day for meditation. You've probably been trying to distract yourself from unresolved issues through shopping or eating. Try taking some time today to think about what's really bothering you. It would do you some good to get outside and connect with nature. Try taking a long walk in a park. You're much more likely to find perspective there than at the mall.

■ **PISCES:** Your creativity is at a peak, though you may not be aware of it due to your focus on your work and social life. But don't be surprised if you have a vision, seemingly from out of the blue. You'll likely feel inspired to stop what you're doing and paint or write. Excuse yourself and spend some time alone with your muse. You'll be delighted with the results.

