

Speeches & Lectures



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SPEECHES & LECTURES

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SPEECHES

RELIGIOUS TOLERANCE VS. RELIGIOUS ACCEPTANCE

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This speech is inspired by Shri Rajiv Malhotra's book "[Being Different](#)" as well as his writings and discussions on religious tolerance versus religious acceptance.¹

I recall sitting with my housekeeper, Gordana, during one warm evening in Belgrade as she reminisced about her youth in Yugoslavia. She remembered fondly that she always got to celebrate Christmas twice – once on January 7th as is the tradition with Orthodox Serbs, and once on December 25th, with her Catholic Croat friends. But it didn't stop with Christmas – she also remembered going to her Muslim friend's house to celebrate Bajram² at the end of the Ramazan³ month.

This was the norm in Yugoslavia. Each ethnoreligious group celebrated their own festivals as well as that of their neighbors. Serbian, Croatian, and Bosniak culture was celebrated. Orthodox Christianity, Catholicism, and Islam all had their place. But above all, the people were Yugoslavs and under this unity, they had a strong, industrious, and robust nation – one that could stand up to both the West and the Soviet Union.

But alas, this religious tolerance wouldn't last forever – and the breakup of Yugoslavia didn't just see the breakup of a nation, and the horrific bloodshed that ensued. It also meant that the religious fluidity that brought the society together, would become less common.

Yugoslavia was lauded for its religious tolerance, as any successful multi-faith country is. But tolerance, simply wasn't good enough. As Gordana smoked her cigarette and drank her coffee, she dreamt about a past that she wished would have continued to the present.

In the civilized multi-faith countries of the world, we see cooperation among people of different faiths - as they work to improve and build their societies. Conversely, and with deep sadness, we see other nations where religions fight each other.

Sometimes there are several competing religions, all fighting for dominance. Other times, there are one or two religions that seek to destroy the others - and in response, the followers of all other religions assert their religious identity above the national identity, seeing it as the only way to protect their faith.

The latter nations are those that have high levels of religious intolerance - something that the civilized nations of the world rightfully reject.

¹ [Rajiv Malhotra – Tolerance Isn't Good Enough – The Need for Mutual Respect](#)

² Bajram is the name for Eid-al-Fitr in Serbia and in Bosnia and Herzegovina

³ Ramazan is the name for Ramadan in Serbia and in Bosnia and Herzegovina

However, the civilized nations of the world also have a flaw. While they are not intolerant, they are tolerant. And while religious tolerance is better, it is not the ideal. It is a stepping-stone and it should not be the final destination.

Religious tolerance *does not* lead to more social harmony. Religious tolerance is just one step away from a holy war in which the most unholy and unspeakable crimes against humanity are inevitable. So many multi-faith nations today boast about having religious tolerance – but if tolerance is the best one can do, then our aspirations are low – and are beyond pathetic.

I ask you: if a husband and wife tolerate each other, is that marriage going to last?

We all know, it will not. The husband and wife who tolerate each other – don't love each other. They *hate* each other and are just putting up with each other for whatever reason. Conflict may not occur, but the threat of conflict is always lingering.

What happens in a multi-faith society, if we simply tolerate each other's religion? We'll tolerate each other...until we don't. We'll put up with each other...until we've decided we've had enough of each other.

The only way out is to get out of this barbaric cultish mentality that we are right, and that the other man needs to change his ways. The reality is that all of us are right about some things and wrong about others.

As Swami Vivekananda proclaimed at the Parliament of Religions, **“every system has produced men and women of the most exalted character.”**⁴ This is absolutely true and we must celebrate the beauty in each religion.

Equally, we must introspect on each religion and realize that *none* is above reform. None is above criticism and no scripture should be above questioning, reform, and outright rejection. Contrary to popular belief, *you* do not have all the answers and your neighbor who thinks differently isn't the bloody fool you imagine him to be. There is wisdom in both of you, and downright stupidity in both of you.

Religions will always continue to exist and the continuation of different religions, sects, and the birth of new religions will continue be the norm. In other words, we have to learn to co-exist lest our humanity ceases to exist. The only way forward is to move beyond religious tolerance and follow religious acceptance.

Already, most religions are capable of this. The only major civilization that has shown the way is the Dharmic Civilization, born in Bharat, better known as India to most of the world today. India is the birthplace of four major religions: Hinduism, Buddhism, Jainism, and Sikhism. All have commonalities and differences - yet what they are all firm on is mutual respect.

My traditions may differ from my neighbor's, but he is not wrong. I don't just tolerate him; I accept him. I recognize that both he and I are capable of reaching the Divine, regardless of the

⁴ [Swami Vivekananda – Addresses at the Parliament of Religions \(pg.16\)](#)

path we take. Just as his path may have flaws that need fixing, I am not arrogant enough to believe that my path is perfectly carved out or that there are no potholes needing attention! That is how multi-faith societies should think.

Too often, we see religion as a means to help us believe. Rather, it should be a means to help us seek. Let us explore each other's faiths, scriptures, and festivals, and choose our own path to reaching the truth. Let us ACCEPT, not TOLERATE, that while our neighbor may choose a different path, he does so with the same sincerity and conviction as we do.

How different the world would have been, had the tyrant Aurangzeb not ordered the beheading of his own brother Dara Shikoh? Dara Shikoh authored *The Confluence of the Two Seas*⁵ in which he aimed to explore the beauty and wisdom of the Sufic and Vedic worldviews. It was a call for pluralism, in an Ancient India where Hindus, Buddhists, Jains, and Sikhs were fighting for their survival, from the tyrannical Mughal rulers.

What the future of the Indian Subcontinent would have been like had Dara Shikoh's message and call for pluralism and religious harmony been heard is one that historians and ordinary citizens alike have pondered time and time again. Sadly, Aurangzeb's tolerance for his brother ran out.

When the barricade of tolerance breaks, intolerance charges in and wreaks havoc. Aurangzeb charged Dara Shikoh with apostasy...and had him executed. In the name of reaching Heaven, Aurangzeb unleashed a hell – one that no one from the Indian Subcontinent today can forget.

Rather than seeing those who think differently as enemies who are against us, we need to understand that their path is different, but OUR destination is the same.

But to those who reject this idea, and who won't rise above tolerance – you are hostile to the idea of a cohesive multi-faith society. YOU see yourself as part of the solution, but it is you and others of your ilk, who are responsible for the problem.

If you live in a multi-faith society, and your religion pits you against your fellow citizens, causing you to see them as your enemies, rather than those with whom you must have allegiance to, then your religion must evolve.

Your country comes first. This is non-negotiable for any multi-faith country.

To those who reject this idea, don't tremble when your society turns against you and scorns you. The animosity you will face is an animosity you have asked for – you will have no one to blame but yourself.

Whether you like it or not, the days of exclusivism are gone. Pluralism is here to stay. Each multi-faith nation can be based on the values of one religion – but must find a way to accommodate others. Likewise, minority religions that are treated with respect must also give respect to the majority religion. Respect is a two-way street. Respect those who respect you.

⁵ [Majma Ul Bahrain \(The Confluence of the Two Seas ; Mingling of Two Oceans\)](#)

If you fight those who respect you, you will be showered with constant disrespect, and no umbrella will protect you. If you cannot cultivate mutual respect, then you are unworthy of being treated with kindness, politeness, and dignity.

The Pakistani Army Chief Asim Munir proudly and foolishly boasts about the Two-Nation Theory and scorns the Hindus – both in India and in his own country.⁶ What has Pakistan gained from fighting against religious pluralism? A weak passport, a haven for terrorism, and a begging bowl for food and water. Well done!

What happened to the Catholics and Protestants in Northern Ireland who have chosen to live apart and are hostile toward each other? What have they lost? Thousands of lives. What have they gained? Not a bloody thing!

The great Lee Kuan Yew turned Singapore from the Slum of Asia to one of the most successful countries, not just because of his economic policies.

He also recognized that the Singaporean identity had to go beyond race and religion. As he explained, you may call someone else's God a superstition, but if they have given succor and comfort for successive generations, then who are you to say your holy book isn't superstition?⁷

In this world of religious pluralism that we must seek to build, we must also create a space for agnostics and atheists. Just as the believer must have a space to believe, the agnostic must have a space to question, and the atheist must have a space to reject. Those who do not consider themselves believers are also seeking to understand the universe's intricacies, the purpose of life, and how we can all be more moral.

Religion is a path, and so is irreligion.

The believer must have room for doubt. The non-believer must have room to reconsider his or her beliefs.

There is no one path that everyone must follow.

Instead, we must have an infinite number of paths available to us, and none of us should be attacked should we choose to change course – as our destination will always be the same.

If we work toward a world where we accommodate different paths, we are working toward a more civilized world.

We must also reopen paths that have been closed. May Europe, Asia, Oceania, and Africa rediscover their ancient religions. May The New World rediscover the Old Gods. May the dream

⁶ [Asim Munir's Speech](#) (1m59s-2m35s – is the reference I used for this section on Pakistan)

⁷ [Lee Kuan Yew – Speech on Religious Tolerance in Singapore](#) (6m-6m24s – is the reference I used for this section on Singapore)

of Chief Red Jacket come true.⁸ May those religions that have given up the sacred Swastika, reclaim it with pride. This is the way forward.

However, if we continue to cut off as many paths as possible, in the hope that only our path will survive, may the Divine turn away from us – and give us the punishment we deserve and have brought upon ourselves.

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⁸ [Red Jacket Defends Native American Religion, 1805](#)

ALL EYES ON AI

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You wake up in the morning, and you've decided to start your day by drinking your coffee and reading the newspaper. Okay, maybe not the newspaper. You're reading the news on your preferred web browser on your smartphone – and you've noticed that the text is so polished, so perfect, so refined – it almost seems unhuman.

Well, maybe it is. Maybe that news article you're reading wasn't written by a journalist. Maybe, it was written by AI. And it makes you wonder about that image of a war-torn country you're looking at – was it shot by a brave photojournalist, or was it generated by AI?

Want to give your wrist some rest? Put your phone down and listen to the article being read for you. The AI narrator, Bob, has such a lovely voice that you'll feel like buying him a beer! If he was real of course!

We all knew that AI was coming years ago. But for those of us in creative professions, we never imagined it'd impact us. But whether you're a writer, a graphic designer, a video creator, a musician, or a voice over artist, there's an AI platform, or several thousand AI platforms, that can do your job for you.

Exciting? Cool? Probably a lot of you are thinking – scary!

But AI is here and like the blazing hot sun in Miami and the rain in Seattle, it's not going anywhere!

So that brings us to the question we've been asking time and time again, and we're still not sure of the answer: Will AI take our jobs? Will us creative folks lose our jobs to artificial intelligence?

The answer is no.

Relieved, aren't you?

But hold on a minute, that doesn't mean you can ignore AI. Because if you do, then yes, maybe you'll lose your job.

AI wasn't meant to take your job, it was meant to help you with your job.

Now, we've gotta be realistic. It's true that AI *has* taken away many creative jobs or lowered the workload for many creators.

Suddenly, you're asked to write one blog post a week while AI does the rest.

Or maybe your graphic design isn't needed anymore since AI can create beautiful works of art – according to your client.

And maybe you won't get that gig to record that radio or podcast commercial, because AI has a silky smooth voice, is cheaper, and doesn't need to recover from a sore throat!

But you're an artist – and struggling is part of the artist's journey. In *The War of Art*, Steven Pressfield writes about the Resistance that often acts as a barrier to an artist's creativity. Maybe the battle with AI is a new aspect of the Resistance.

But maybe, AI isn't the formidable opponent you worry it is.

If you can write better than AI, then you're worth the investment.

If you can draw, paint, photograph, or illustrate better than AI, then there's space in the budget for you.

If you've got that million-dollar voice like me, your client is going to suffer if they opt for that cheap AI voice subscription!

While AI can create great things, there are still some challenges. Not all AI platforms let you own the content. You'll get a license to use your generations, but you don't *own* what you create. So, what's the point?

Plus, there's another challenge – sometimes AI just doesn't listen. You told it a hundred times that you want the beautiful lady to have one straight eyebrow and one crooked eyebrow, yet it still gives her two crooked eyebrows! It'll get better soon, but until then, *you* can fix those details that AI can't.

Sometimes, AI doesn't want to write, generate, or record something it finds offensive. It doesn't want you violating its content policy. But what if you're trying to get a tough message across, and you've got to be just a bit controversial?

That's where a human comes in.

John Carpenter didn't just co-write and direct *Halloween* – he also composed the theme song. You remember – *that* theme song that made you tremble with fear as you wondered if Michael Myers was just around the corner!

What made you realize you can't mess with The Bride? It was the high-paced action and gore that Quentin Tarantino mastered in the *Kill Bill* movies.

And when many writers would have shied away from telling the truth about some of the grittier and darker aspects of life in America – Iceberg Slim, Donald Goines, Charles Bukowski, and Hubert Selby Jr. were banging away on their typewriters!

When AI is scared of violating content policies, there's always a human who isn't afraid to break barriers and challenge the audience.

Maybe there isn't a battle with AI at all. You may see AI as a foe, but maybe it's your friend.

Whatever it is, AI is here to stay. You should try to learn it. And if you don't...well, don't say I didn't prompt you!

But you don't have to fear AI. It's here to help you, but it can't rule you.

AI is a tool just as your laptop, typewriter, paintbrush, camera, instrument, is. It can produce great things. But without the artist, these tools are meaningless.

If AI wrote a great blog post, it's because *your* command of the language and passion for rhetoric helped it.

If AI created a beautiful image, it's because *your* vivid imagination, understanding of art and your well-written prompt assisted it.

And if good ol' Bob is a master orator, it's because *you* directed him on how to deliver that unforgettable dialogue! Maybe he's the one that owes you a beer!

You're the artist. You're in control. And don't you forget it!

Now go out there and make some great art! The world is waiting for you!

And yes, this speech, was written by a human. Come on, you think AI could write this?

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Speech delivered by [Victor Harris](#). And yup, I'm a human!

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LECTURES

THE GOLDEN OPPORTUNITY

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Jekyll Island is a fairly popular destination for tourists and residents alike. For decades, there has been an entry fee for tourists visiting the island.

In November 1910, six prominent men decided to take a trip to Jekyll Island. However, this trip was not for tourism, and they weren't interested in casual socializing. They were there to discuss business, and they felt it was their business to help shape the destiny of America, and indeed, the world.

Senator Nelson Aldrich traveled to Jekyll Island with Paul Warburg, A. Piatt Andrew, Henry Davison, Arthur Shelton, and Frank Vanderlip.⁹

These men had met on Jekyll Island to determine how they could fix America's banking system, which they thought needed an entire revamp.

But before we go further, why did they think there was something wrong with the banking system? What exactly went wrong in America?

The Panic of 1907

America had its fair share of financial crises, and one in the early twentieth century shook the country to its core. It became known as The Panic of 1907. In mid-October of 1907, the New York Stock Exchange plummeted to almost 50% of its highest value the previous year. Concurrently, there was an increase in Americans withdrawing their money from banks – indicating a distrust of the financial institutions that demanded their trust.¹⁰

The banker J.P. Morgan decided to fix this financial crisis, and he felt he needed to intervene in the economy. He used his massive fortune to bail out several private banks. He also paid off New York City's payroll burden!

⁹ Romero, Jessie and Richardson, Gary. "The Meeting at Jekyll Island." *Federal Reserve History*, 4 Dec. 2015, www.federalreservehistory.org/essays/jekyll-island-conference

¹⁰ Terrell, Ellen. "United Copper, Wall Street, and The Panic of 1907: Inside Adams." *The Library of Congress*, 9 Mar. 2021, blogs.loc.gov/inside_adams/2021/03/united-copper-panic-of-1907/

The United States was always seen as a country where the government would have little to no intervention in the economy. This is what made it seem like the “land of opportunity” for so many people across the world. However, after The Panic of 1907, it was clear that the attitude had changed – and many politicians felt that the government needed to take a more active role in the economy.

Senator Nelson Aldrich believed that the government had to intervene to prevent further financial crises. This is why the meeting on Jekyll Island took place.

This meeting, in 1910, was a secretive meeting and it wouldn't be until the 1930s that it would be revealed to the public. It was the first of several meetings that the Jekyll Island group would have where they'd discuss what needed to be done to ensure a stable economy in the country. The answer was to create a central bank. The answer was to create The Federal Reserve.

Three years after the initial meeting on Jekyll Island, The Federal Reserve Act was established.

The same year, albeit a few months earlier, another major change happened in the country. The Sixteenth Amendment was added to the Constitution. The Sixteenth Amendment states:

“The Congress shall have power to lay and collect taxes on incomes, from whatever source derived, without apportionment among the several States, and without regard to any census or enumeration.”

With the Sixteenth Amendment, income tax was now official and so far, permanent. While income tax had been introduced a few times throughout American history, it was always a temporary measure, and the reasons for the introduction of income tax were varied. But now, Americans could expect that reporting their income and potentially paying income tax would become a regular part of their lives.

Well, not quite.

When income tax was first introduced, following the ratification of the Sixteenth Amendment, it was only levied on the richest Americans – and that too was a mere 1%. No doubt, few Americans really cared about a minor tax charge being imposed on the richest people in the country. This income tax didn't affect most Americans, and one could imagine, most Americans went about their daily lives without thinking about this income tax.

However, there were some more discerning Americans who saw the writing on the wall. There were Americans who felt that the income tax would be levied on all Americans – and that this would have serious consequences on liberty.

In 1954, Frank Chodorov wrote the book [The Income Tax: The Root of All Evil](#), in which he argued that the income tax was immoral and paved the way for the continuous stripping away of liberty in the United States.

But over 70 years since Chodorov's book was released, the income tax is still here, and many Americans feel less free.

So, what have Americans done, historically, to protect their wealth, a necessary part of remaining sovereign, and protecting whatever little liberty one has left?

They hoarded gold. But even that wasn't easy.

Before we go ahead, we'll have to go back once again.

The Role of Gold

Gold and silver bullion were the original currencies in Colonial America, and even before the Constitution was written, it was understood that these precious metals would continue to be the currency of the United States of America.

Private banks would issue gold certificates – a paper note that was redeemable for gold bullion. This was done for convenience, so that Americans wouldn't always have to carry gold coins or bars to make payments.

The Coinage Act of 1792 also permitted the production of coins that carried different values, with 100 cents adding up to One U.S. Dollar. Colonial America also had paper currency – popular among collectors today.¹¹

The creation of The Federal Reserve made this central bank the sole issuer of the U.S. Dollar – which was backed by a gold standard. This means that The Federal Reserve would only issue as many U.S. Dollars as was permitted based on the country's gold reserves.

This meant that if the U.S. held one million tons of gold, only the equivalent would be issued in dollars. The central bank wasn't permitted to print a surplus of dollars. This new U.S. Dollar was first issued in 1914, the year after the creation of The Federal Reserve.

While we're used to calling it the U.S. Dollar, the correct name for these banknotes is Federal Reserve Note. Look above Washington's, Lincoln's, Hamilton's, Jackson's, Grant's or Franklin's heads and you'll see that name.

Not the Gold Rush We Asked For!

On April 5th, 1933, President Franklin D. Roosevelt signed Executive Order 6102 – which went immediately into effect. This order demanded that Americans hand in their gold bullion and

¹¹ Blessing, Elizabeth. "The Coinage Act of 1792: Meaning, History, Requirements." *Investopedia*, Investopedia, 27 Sept. 2022, www.investopedia.com/terms/c/the-coinage-act-of-1972.asp

certificates to The Federal Reserve or an associated bank. They had until May 1st to surrender their gold, or they were liable for a \$10,000 fine and/or 10 years in prison!¹²

But why was the U.S. Government so eager to grab Americans' gold? It's because the government felt that the American people were "hoarding gold" to protect their wealth. The government claimed this was harmful to the U.S. economy.

So, they were clear in their intentions. They didn't want Americans to protect their wealth. Americans would be stripped of their financial freedom, which would make them less sovereign. Public and private transactions involving gold bullion was banned by The Federal Reserve.

All of this in the "Land of the Free."

Eventually, this would come to an end, and Americans would be able to buy gold bullion once again. In fact, today, Pre-1933 gold coins are a collector's item, as most of the confiscated gold bullion was melted by the U.S. government.

But the battle against gold hadn't ended.

The Gold Standard and the End of The Gold Standard

By 1942, Income Tax was now levied on all Americans, and as a result, all Americans now had greater concerns on how they could protect their wealth. Increasingly, Americans were becoming aware of the gradual eradication of their liberties and sovereignty.

We also have to remember that the world was in the midst of the Second World War, and when a country is at war, one can expect government controls to increase. The Income Tax, now levied, on almost all Americans was seen as necessary to help finance the war against Nazi Germany.

The Allied Powers would use their gold reserves to help pay for their efforts to fight in the war. As a result, in 1944, after the War ended, these Allied Powers had difficulty operating on a gold standard.

This led to the Bretton Woods Agreement.

The 44 Allied Nations representatives met in Bretton Woods, New Hampshire, to develop a new agreement. The Bretton Woods Agreement stated that nations would trade using the U.S. Dollar backed by the gold standard rather than gold bullion.

This, however, wouldn't last.

¹² "Executive Order 6102 - Forbidding the Hoarding of Gold Coin, Gold Bullion and Gold Certificates." *Executive Order 6102-Forbidding the Hoarding of Gold Coin, Gold Bullion and Gold Certificates* | *The American Presidency Project*, www.presidency.ucsb.edu/documents/executive-order-6102-forbidding-the-hoarding-gold-coin-gold-bullion-and-gold-certificates. Accessed 8 July 2025.

In August 1971, President Richard Nixon announced that the gold standard would no longer back the U.S. Dollar. Nixon asserted that international speculators were working to weaken the U.S. Dollar's power. The Federal Reserve now had the authority to print as much money as it wished, as the country's gold reserves no longer restrained it.¹³

Three years later, President Gerald Ford signed a bill that allowed Americans to buy, sell, and possess gold, putting an end to the draconian order passed by the Roosevelt Administration.¹⁴

While this was a significant move to restore Americans' sovereignty, all was not well.

The Federal Reserve would continue to print an excess amount of dollars, and as a result, the currency lost its value. Today, the U.S. Dollar remains the reserve currency of the world, but it's not as strong as it used to be. Discussions about the end of the dollar are ongoing, and this has led to other countries and their citizens looking for alternatives.

Gold has always been an alternative. And for most of human history, it wasn't an alternative. It was the standard. Gold has always been seen as a store of wealth. It's scarce and requires a lot of effort to mine. The gold you hold maintains its value and is recognized all over the world – from New York to New Delhi and from Timbuktu to Tasmania!

While many fear the continuing devaluation and potential end of the Federal Reserve Note, others are taking action by hoarding the precious metal that has stood the test of time.

Perhaps now, there's a golden opportunity...

Lecture written by [Raghav Suri](#).

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¹³ "Nixon and the End of the Bretton Woods System, 1971–1973." *U.S. Department of State*, U.S. Department of State, history.state.gov/milestones/1969-1976/nixon-shock. Accessed 8 July 2025.

¹⁴ Domitrovic, Brian. "On New Year's Eve 1974, You Could Own Gold Again." *Forbes*, Forbes Magazine, 30 Dec. 2023, www.forbes.com/sites/briandomitrovic/2023/12/30/on-new-years-eve-1974-you-could-own-gold-again/