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Doshi, Navin

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Clustering, Balance, Harmony and Complementarities

Navin Doshi¹

Clustering is a natural tendency. And it is universal. A tribal man is lost when away from his tribe. The majority of modern people as well prefer to participate in groups. On the other hand, one does not always need to be attached to groups. For example, in order to enter into the spiritual domain and merge with Universal Consciousness there must be a degree of detachment from worldly involvements.

An analogy might be helpful. Driving on a four or five-lane freeway in a place like California one comes across clusters of cars. The “nature” of the freeway, its many lanes, speed limits, and so on, produces clusters “naturally,” but the “enlightened” driver stays out of such clusters to lower the probability of accidents with other cars. Likewise, in the field of investment it may be less profitable to be part of a herd. Contrarians often receive better returns on their investment.

I recall a game we played as children on weekends and holidays in the 1940s in India, before independence and Mahatma Gandhi’s Non-Violent Resistance Movement (Satyagraha). Kids would get together in clusters, acting as freedom fighters. The objective was to get into a one-meter-square sized marked grassy area known as “British Jail.” About 25 kids competed, and the winners were those found in this imaginary jail at the end of ten minutes. Smaller children would not attempt to get into jail, since it was hard to compete with bigger and stronger kids. If I stayed with kids of my own size I could never get into jail. However, I eventually succeeded in getting into the jail by finding a void, a little space for little me, among the bigger kids. I was a small happy “contrarian” to be part of the cluster of “giant” winners.

Clustering is a non-uniform, uneven distribution of elements or events. It is a characteristic feature of Nature as seen in the clustering of stars and planets. At the micro-level, the simple lifesaving process of blood clotting in a wound is an

instance of clustering. At the macro-level events occur in clusters, good and bad. Clustering is the cause of likes, dislikes, hate, tribalism, empire building, and so on. President George W. Bush became unpopular because so many unfortunate events occurred during his presidency. These patterns of clusters occur also in the marketplace, for example in the movement of stock prices, indicating the mass psychology of the stock traders. Clusters are therefore not only material but also psychic patterns. This gives evidence that our psychic selves are associated with Nature, like our somatic selves.

These ideas in mind, I introduce a basic pattern of clustering that occurs in two pairs and four elements. Nature itself exists in multiple pairs of opposites. One might even say that Nature's pastime is to create an opposite of anything that we can think of. The four seasons of spring, summer, fall, and winter certainly form two pairs. Interestingly, these multiple pairs of opposites are also found within man himself. They are pairs that cannot be separated. For example, the north pole of a magnet cannot be separated from its south pole. Good and evil form an inseparable pair, where the evil is conquerable ignorance. The statement, "There is some good (wisdom) in the worst of us and there is some bad (ignorance) in the best of us", recognizes a pair of opposite attributes within ourselves. The truth of Nature and its opposite, untruth or mirage or illusion, co-exist but have an adversarial relationship.

Opposites, ancient Indians would say, need to "complement" each other instead of being at war, so that they can coexist in balance and harmony. The quantum physicist Niels Bohr introduced the recent idea of "complementarity". His observations were based on the discovery that subatomic particles such as electrons behave as both particles and waves (a pair of opposites). Bohr showed us that at the deepest levels of physical reality, things are not definitely spotty or smooth. This ambiguity is a result of neither vagueness nor contradiction, but Nature itself. An analogous situation can be seen in the complementary nature of the human person as a distinct individual on the one hand, and as a nexus in the web of social interaction on the other.

The implication of the principle of complementarity is that a person is both an individual and a social component, and there is no need to separate the two. On a

philosophical level we can say that reality is “One” (Universal Self), and the ego is really its opposite because it introduces unnecessary distinctions that need not be made. Bohr’s strong belief in complementarity led him to make a singular statement: “A great truth is a statement whose opposite is also a great truth.” Recall comparing the truth with the beauty of many facets of a diamond, or the story told thousands of years ago by the sages of India of the blind men of Hindustan and the elephant.

Robert Oppenheimer, a physicist who led a team of scientists to develop the first nuclear bomb, tried to convince the world that sciences and humanities are a pair of opposites; they complement each other and are not disconnected. He may have come to this conclusion based on his study of Vedic scriptures in the original Sanskrit language. Adi Shankara in the eighth century stated: become a detached witness to learn about and understand nemesis. Even try to become “the other.”

Let us ask, what is this “opposite”? Pairs of opposites can coexist in balance and harmony if we learn to become detached witnesses, as advised by Shankara. Pairs of opposites could complement each other for a common cause. Take an example of a married couple. Husband and wife can compete and fight with each other, which can be destructive, or they could complement each other, maintaining balance and harmony with a result of better life for them and their children.

The number four, in modern times, comes center stage through psychologist Carl Jung’s work when he describes fundamental patterns of human thought, not as dyad but as a tetrad. That is, two pairs of opposites having a total of four elements in a balanced mandala-like arrangement, also known as “quaternary.” Jung describes the quaternary as an archetype of almost universal occurrence. It forms the logical basis for any whole judgment; if one wishes to pass such a judgment, it must have this fourfold aspect. There are always four elements, four prime qualities, four castes, four ways of spiritual development, and four aspects of psychic orientation. The ideal of completeness is the circle of a sphere, but its natural minimal division is quaternary.

Note that Jung talks about four castes and four ways of spiritual development, evidently influenced by Indian philosophy, which he may have discovered during his visit to India. Jung describes the human body in four parts — sensation (body), feeling (emotion), thinking (intellect), and intuition (mind). His understanding of intuition includes something other than or beyond sensation, feeling and thinking. I interpret it to be associated with the initial condition of human existence, that is, genetics in the realm of human somatic self. Perhaps I am taking a leap when I say that evolutionary change occurred during human history in four stages. During the first stage there was greater emphasis on the body and associated elements. The second stage was that of the intuitive mind. Then there was the application of reasoning and the intellect. The latest stage was the mathematics of information and genetics. The discovery of zero and importance of an initial condition probably happened before the theory of information was formulated. Based on our observation of life, it does not de-emphasize the fact that there are four stages to it, just as there are four elements (fire, air, water, earth) and four points on a compass (north, south, east, and west). For a path towards spiritual aspiration, recall that Buddhism had four Noble Truths, and Christianity celebrates four Gospels that were actually mandated by a second-century book by St. Irenaeus, *Against the Heresies*, where the Eastern author pronounces the number four as being sanctioned by Nature itself in the four winds. However, I would like to emphasize that Nature exists in multi-dimensions, and within each pair of dimensions are two opposites. These pairs cannot be separated, and each pair coexists with all the others. If we take this as a model of the total human self we can conclude that one needs to learn to complement and not be at war with the opposites in oneself. By evolving and adapting to our changing environment, complementary pairs of opposites bring balance and harmony to our lives and help us to coexist with others. When all four elements of the total self coexist with equal importance in balance and harmony, complementing each other, only then the transcendence becomes achievable.

A few additional examples are in order. Cluster formations are natural phenomena. Recall at the mega-level that stars form clusters in the cosmos; at the micro-level, blood-clotting happens in the human body; at the macro-level the old boys' club becomes the corporate world; Indians cluster in Little India; and so on. An organization, itself a form of a cluster, tends to become stagnant. If the CEO is not

Careful, it can stop evolving to higher levels, or stop sub-rating. Organizations are almost always hierarchical. Leaders try to hold on to their positions at the expense of the organization. Detachment is helpful to sub-rate, transcend, and move upward toward the mountaintop. Institutional hierarchies tend to generate empire builders and protectors who persecute those who do not fall in line.

Living organisms exist in multidimensional space as multiple pairs of opposites. Organisms must find and exist at locations away from boundaries; they perish if they hit a boundary. It is necessary to maintain balance in a space with two pairs of opposites and four boundaries of quaternaries, as suggested by Jung and the ancient sages of India. Recall Buddha's message of the Middle Path of existence. Different quaternaries are given at the end of this chapter. The four elements of the total human self are connected to the four elements in different fields described by ancient Indian masters, mathematicians and physicists.

More on Multidimensional Space

On matters of multidimensional space constituted by pairs of opposites, deeper explanation is required. We exist in this space, but our existence is dynamic. It has to be — it cannot be stagnant; nature demands it. The characteristics of this space keep changing in time and we must adjust our position in this space to survive and prosper. For most of us, we need to find the sweet spot in the middle of the space of our existence and try to occupy as close as we can get to it.

Dynamic changes create fluctuations, like the movement of a pendulum, but not necessarily at constant frequencies and amplitude. These movements are complex and mathematicians have tried to make these movements deterministic but with very limited success. Books have been written with titles like Deterministic Chaos, etc. to prosper in various markets. No computer can solve such multidimensional problems accurately since the nature within and without is unpredictable.

However, humanity has learnt a lot through experience and with the use of intellect and intuition. We have achieved limited success simplifying every problem. For example, talking about the movements of the pendulum, analogically we can find the frequencies, periods and displacement of these fluctuations. We also know

where and when the pendulum stops and changes its direction of movement. We know that it spends the longest time at the location where it changes its direction and the least (minimum) time at the middle of the swing where the speed is the highest. Movement is necessary to be dynamic, to be alive. When we are talking about an organic life form, the heart has to keep beating, blood has to keep flowing. We are also dependent, for example, on the movements of the earth; it has to keep orbiting, but movements must be orderly, without hitting the boundaries of the space of our existence.

Guide to the Table

The table at the end of the article is self-explanatory by nature and structure. It leads us to observe fully a remarkable spectrum of the correspondence between the four aspects of Nature and the four domains of the total human self. Furthermore, there is also a correspondence between the four domains of the total human self and the four branches of mathematics; the four aspects of economics and political power; the four stages of life; the four systems of human motives; and several other sets of fours. In order to understand, let us first note the categories that form this structure. They are: (1) *Nature*; the (2) *Total human self*, including any specific field of their interaction, for example, mathematics or the four branches of government, and so on; (3) *Stored Energy; Matter, Avakasha or Space*, which is continuous and spacious; and (4) *Time*, which is unidirectional, that is, thermodynamic and dynamic.

The four domains of the total human self that interact with these four aspects of Nature are first, the DNA of the somatic self, which can be related to the origin — seeds (Bijatma), sperm or egg. The body of the somatic self (Dehatma) includes the heart, brain, and other parts of the body. The intuitive mind of the psychic self has the attributes of love (Prematma), devotion, belief, and the idealism of the philosophic self. The intellectual aspect of the psychic self has the attributes of reasoning, control, and other intellectual capabilities (Gyanatma).

The four branches of the foundational science of mathematics are: the theory of information, arithmetic, geometry, and algebra/calculus. All items in the first column are associated with genetics. We have seen how the theory of information

with its dots corresponds to the genetic blueprint, with its seeds and drops. The information implies that there is stored potential energy in blueprints. They are also the initial conditions of order coming out of chaos that will progress in the future. The initial condition of investment is the initial capital to be invested in any enterprise. Information is also associated with the news media, the supplier of information, considered the fourth branch of the government. The initial creative idea goes a long way to provide a very high growth rate in any start-up enterprise.

Items associated with the body of the somatic self are given in the second column of the table. The body is associated with discrete (digital) matter and organisms, and, considering its functions, actions and attributes, is associated with arithmetic, karma and karma yoga, matter, actions, gravity, employment, Karl Marx, the executive branch of government, and the earth. Autonomy, austerity, and being non-judgmental are important attributes that the physical body should possess.

Items given in the third column of the table are associated with the intuitive mind of the psychic self, responsible for love, devotion, desires, intuition, spontaneity, spaciousness, and continuity. Geometry deals with specific shapes in space. It measures (metri) earth-spaces (geo). It can be seen that geometry is analogous to the space component of the intuitive mind. Shapes, real estate, and spaciousness are associated with geometry. Determination, compassion, desires, the act of willing, the path of sub-ration, philosophic idealism, transcendence, and a devotional temperament are all attributes of the intuitive mind. The legislative branch of the government prompts the executive branch to run the country's economy with an excessive money supply to maintain a lower unemployment rate.

Items in the fourth and the last column of the table are associated with the intellectual mind of the psychic self. Algebra and calculus deal with logic and certain aspects of temporality. They are analogous to the time components of the intellectual part (Gyanatma) of the psychic self. Intellect brings with it such evolutes as precise logic, logical reasoning, higher intellectual pursuits, as well as discipline and control of both body and mind. Conservative economists are concerned about the value of currency since they believe inflation is not good for people, certainly not retirees and those living on a fixed income. They control

inflation by increasing the cost of money, that is, by increasing the interest rate. The function of the judiciary is to maintain law and order and adhere to the nation's constitution. Logical interpretation of the law becomes very important.

Origin, Balance and the Harmony of All

Let us look at the scientific units of measurement and units of the total human self, the former produced and used by the different branches of science, the latter proposed by the author for use in the science or art of what I have called the Samskaric way of individual and global living.

We have learnt about things of Nature through observation, experiences, intellectual thought processes, comparisons, and finally accurate measurements. There are fundamental units of measurement for length, weight, time, temperature, electrical energy, luminosity of light, and so on. We are familiar with such terms as meter and foot; gram and pound; second; ampere; Kelvin, and others. Units of measurement are derived from more fundamental units of measurement in each branch of scientific observation. Different combinations of fundamental units provide us with more complex measurements. Thus, for example, velocity is measured in meters (a unit of length) per second (a unit of time); acceleration is determined quantitatively by measuring the change in velocity, and is expressed in meters per second squared. Units of energy are obtained by multiplying force by distance, or mass multiplied by acceleration multiplied by distance.

Following along these lines, I propose taking somatic and psychic units as the basic units of the total human self, to be combined in different ways for our use. The optimum combination, I propose, would be a combination of four. We need to note that genetics and the physical body (from the somatic self) and intuition and intellect (from the psychic self) provide us with the four basic units of our total human self. The rest, which would include any field of human endeavor, can be connected to these primary units. This could be considered as a corollary to physicist Brandon Carter's Anthropic Principle, which states that the only things that can be known are those compatible with the existence of the knowers, the total human selves. From this can be derived the origin, balance and harmony of all.

The two groups in humanity, intellectuals and intuitivists, need to be in balance and complement each other to bring harmony. The first group includes materialists and the second group includes religionists and philosophers. As the population keeps increasing, the needs of the somatic selves keep increasing. It is apparent that the population of materialists keeps increasing. This trend needs to be checked and humanity needs to reverse it. Humanity needs more bridge-builders to bring balance and harmony between intellectuals and intuitivists so that they complement and not be at war with each other; a continuous dialogue and bridge building is necessary to minimize polarization.

The table represents the interconnectedness of everything to the total human self and Nature. I re-emphasize that the balance and harmony of the four in particular fields of human endeavor give us optimum results. After dividing a specific field of endeavor into four components, we must ensure that each operates autonomously without interference. One of the most successful examples appears to be the American government with their four autonomous components — executive, judiciary, legislative, and the national media, the information provider. It is remarkable when compared with the governance in other countries that the government has endured assassinations, wars, Watergate, 9/11, and evolved to a level of complexity to minimize the effect of such events. It is not a perfect system of governance, but nothing in Nature is perfect. The most admirable part of the U.S. government appears to be that it is adaptive. In the words of Condoleezza Rice, the U.S. intends to follow the path that leads to “practical idealism.” These same two words were uttered by the philosopher-kings of ancient times to uplift their subjects.

Another example is in the field of investment. Harry Markowitz received the Nobel Prize for proving that it is unsafe to put all your eggs in one basket. The implication is that one needs to invest in at least four non-correlated groups of investment to minimize risk. Four non-correlating investments associated with four elements of the total human self are: growth stocks associated with human creativity, treasury and corporate bonds that depends upon the cost of money, inflation protecting assets like real estate and resource stocks, and hard and portable assets like gold coins and collectables. The first and third perform well in economic expansion, while the second and fourth is good to protect against

economic contraction. The fourth is also good to protect against intrusive governments.

More on the Balancing the Four

We shall take the example of the state of the economy, where we are, and what we need to do to improve the situation. The four measures in the field of economics, associated with genetics, the body, the intuitive mind, and intellect are: the GDP or economic growth rate, the unemployment rate, inflation rate, and interest rate, respectively. For a good economy, except GDP, all the remaining three components should be lower, possibly below three per cent. Since America is a rich developed country, any GDP number greater than 2.5 per cent is acceptable.

Let us examine what happened in the time period from 2008 to June 2012. On August 21, 2008, I was fortunate to attend a one-time movie event titled, "I.O.U.S.A." shown in 400 U.S. cities to give a critical message to the public. The movie was followed by a live panel discussion. Panel participants included Warren Buffett, CEO of AARP, Bill Novelli, Cato chairman Niskanen, and David M. Walker, former head of Government Accounting Office (GAO) under both the Clinton and Bush presidencies from 1998 to 2008. GAO is nonpartisan and keeps an eye on government spending and reports to Congress. The message from the movie and panel discussion was simple. America is heading toward a financial tsunami if we do not act immediately. We are all familiar with recent problems that include the sub-prime mortgage meltdown, the housing bubble burst, nationalization of Fannie Mae and Freddie Mac, and bailing out the U.S. auto industries. The rising debt problem could accelerate toward the stratosphere. The problem is compounding due to almost zero household savings, problems associated with European debt, world economic contraction, and the rising cost of social security and medical benefits.

The debt could rise to over 50 trillion dollars in a couple of decades if no action is taken. If the projections are accurate, the most menacing culprit will be the rising cost of medical benefits due to the rising population of baby-boomer retirees. Some of the proposed solutions were to increase the retirement age, change tax laws to increase the household savings, and better health management.

America has been on the wrong track ever since we let go of the production economy and went increasingly to a consumption economy. A ballpark measure of production is seen in the production of steel. The 19th century belonged to England because they were the largest producers of steel in the world. America was on the top in the 20th century because America was the largest producer of steel. The 21st century seems to belong to China since they are now at the top. There has been a perception that we can maintain our standard of living just by innovation. If we use our minds, we do not have to produce steel or any hardware in a factory. Some American economists would say about Asia and America that, “we think and they sweat.”

I would like to counter this by saying “we must sweat, think, and philosophize” for our well-being. There would be more people earning better wages in manufacturing than those employed in service industries if we were to adopt this course. Wealth is created by producing more, not by consuming more. The rocket scientists employed by the Wall Street and their Robots have done much damage to the financial markets; financial markets cannot be controlled employing only science. Rocket scientists are trained to solve the problems of material technology and not the mind. We must go further and enter the realms of psychology and philosophy.

I believe economic laws have strong connections to human psychology. Savings, fairness, austerity, compassion, and charity are good for the functioning of the economy and society. We have heard about peak oil, peak water, and peak food, implying that these commodities will become scarcer in time because the production cannot catch up with consumption. Yes, it is likely that it could happen since more people in Asia would like to have the same lifestyle as those in the West. Then there are two peaks that go hand in hand; they are peak consumption and peak stupidity. Overconsumption is not good for our health; obesity in the West is the highest. Why don't we have peak caution, not peak greed? I suppose greed caused the financial companies to be so highly leveraged. Now we are going into the process of deleveraging causing economic contraction. The pendulum is changing the direction from extreme greed and consumption toward caution and hopefully saving for a rainy day.

I hope, some time in the future America will lead the world in climbing the mountain of austerity. Austerity here does not mean ascetic, but simpler living, avoiding waste, living in a smaller house, drive a smaller car, and be environmentally friendly. Climbing a mountain is not an easy endeavor for anyone. America may have to descend a little, go around the obstacles as long as the direction is toward the mountain top. The day America is at the austerity mountain top will be a day to celebrate. We will be in harmony with nature around us, harmony of body, mind, and spirit.

Let us consider the period from October 1st, 2008 through first week of March 2009. The world was going through a financial tsunami and governments have not been able to establish market stability. Almost all markets had crashed, some slowly and some in a short period. The cause was the implosion of money and credit, thanks to the investment made by banks in financial derivative instruments such as collateralized debt obligation (CDO), once described by Warren Buffet as “investment instruments of mass destruction”. If one goes deeper to discover the cause of the situation, it is the cheap money policy that created the technology and housing bubble along with the explosive rise in derivative instruments. It is amazing that no one among the watchdogs saw the problem associated with wildly imprudent lending to anyone, creditworthy or not. It is pure lunacy to lend to totally unworthy applicants by assigning finite risk when we know that the risk is close to infinite. They did it by creating sub-prime (lower than prime) mortgages with variable interest rates.

Now we are in the middle of election year 2012. Looking at the four key measures of the state of economy, we are experiencing a severe economic contraction. Three economic indicators, the rate of inflation and interest rate, and GDP are all below 3 %. The fourth measure, the unemployment number, has not gone down. It is still close to what it was when the market had crashed in 2009, in spite of the fact that government has spent over a trillion dollars to prop up the job market. These two pairs of opposites are totally out of balance.

Though I am a strong believer in free markets, the current situation needs government participation to protect the taxpaying public. Government needs to

take every possible step to keep unemployment under 7 per cent, currently over 16 per cent when we include underemployed. As stated earlier, we need to focus on austerity and internal growth more so than the external. We need not increase the size of houses and automobiles that we use, but rather increase our Samskara to help ourselves and others in need. Samskara implies human impulses in sync with the nature. It is not desirable for an advanced economy to be dependent on imported energy. One way to reduce the dependence on petroleum is to wean ourselves away from the habit of driving big gas-consuming cars to smaller autos that would give close to 100 miles per gallon. It is true that wages are not on a par with productivity in Western countries, thanks to an abundant and cheap supply of labor in Asia.

Another trend the world over, implemented by many governments, is not letting the economy fall into a deflationary cycle that could result in a depression that would create even higher unemployment. Governments keep the cost of money low by keeping the interest rate low and injecting more money into the system. Maintaining a loose money policy helps governments manage large debt and employment. In this economic environment, the losers are the creditors, retirees, and wage earners, and the winners in the long run are owners of hard assets and businesses with high growth. A large labor supply implies that there is a greater need for things requiring the mind and intellect in order to bring balance. Education, training, and Samskara help to balance each pair of opposites, and would enable wage earners to become more creative in competing to develop a demand for the products and services they provide.

Samskaric principles guide the training and culturing of physical impulses and reflexes, including the integration and development of harmony of pairs of opposites. Ruta is the Universal and Eternal Truth or Ultimate Reality or Brahman in its dynamic, temporal, material form. Ruta is Nature in its best mood, benevolent, loving, and truthful. It is the first evolute, the first incarnate of Nature. Samskara and Ruta are intimately related. Samskara is the energy and the feminine side of Ruta, which is operational through Samskara. When the somatic self is cultivated and develops Samskara, Ruta becomes accessible. Ruta is the spirit within the grain, the fragrance of the rose, and the joy in music. In short, Ruta is the essence of nature. God created Ruta, the first evolute of Nature — a very

conceivable form of being, its second part being the finest form of intellect, and the source being the somatic self. Ruta is the force that creates rhythmic existence out of the anarchic disorder, harmony out of cacophony.

Table of total human self linked with Nature and different human endeavor.¹

Energy, Cosmic Order, Initial condition	* Matter, Earth Organisms	* Space, Avakash Limitless	* Time dependence Dynamic flow
Genetics	* Physical body	* Intuitive mind	* Intellectual mind
DNA, sperm	* Organs, heart,	* love, devotion	* reasoning
Seeds, egg, origin	* nerves, senses, * reflexes	*belief, intuition, * spontaneity	* logical, * self-centered
Initial condition	* digest, breath * actions, walk	* revelation, * idealism	* control, attention
News media radio talk	* Executive branch	* Legislative branch	*Judiciary branch
Stored energy, information	* earth, matter particles, organism, discrete	* space, spacious, continuous, unlimited	* time, dynamic flow, movement
Noise, chaos Information, order, Initial condition	* numbers, digits arithmetic, many * quanta branches	* analog, geometry, much, * waves, fields, fractal	* algebra, calculus, (non) linear, * diff. equation, program
Stored action, karma, Samskara	* action, karma yoga, * austerity, training	* devotion, bhakti yoga * love, compassion, fair play	* knowledge, gyana yoga, * attention, control
Invest, savings Adam Smith	* services, * Karl Marx	*manufacturer, *demand,	* Maynard Keynes * Friedman, Rand
Originator, Moses	* proletariat, * Karl Marx	* love/Christ, * Sigmund Freud	* law giver, * King David
Divinity, spirituality imbedded in genes	* existence * autonomous * nonjudgmental austerity	* sub-ration, * transcendence * immanence compassion	* harmony, * complement * control balance
Initial capital	* goods/products	* vendors/suppliers	* consumer/users

¹Separations of opposites of each pair, in each category in the tables, are not unique, and cannot be exact. The process of separation and the identification of the four are debatable and changeable, as happens in Nature. Identification often becomes difficult when we do not know what we are trying to separate or when there are too many variables

¹ Navin Doshi is an engineer, philosopher, philanthropist, and trader in financial asset management. Recipient of numerous honors from his Alma Maters in India and in the US, Mr. Doshi writes articles on investment and philosophy for local media. The articles are available at www.NalandaInternational.org.