Giving's Secret Gifts
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Consistently contributing to your religion has the power to draw spiritual fulfillment and material wealth into your life

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Giving, known as dana in sanskrit, is built into all aspects of Hindu life--giving to the holy man, giving to the temple, giving to the astrologer, giving to the teacher, giving to a swami or a satguru for his support, over and above all routine giving to his institution. TheTirukural, an ancient South Indian ethical scripture, says, "The foremost duty of family life is to serve duly these five: God, guests, kindred, ancestors and oneself." This is understood by all Hindus. However, the idea that giving can be a powerful tool for attracting financial abundance is an idea that many Hindus do not have in mind.

In two verses in its chapter on hospitality, the Tirukural provides compelling reasons for giving: "If a man cares daily for those who come to him, his life will never suffer the grievous ruin of poverty. Those who never sacrifice to care for guests will later lament: 'We hoarded wealth, estranged ourselves, now none will care for us.'"

Materialistic thinking holds that if we hoard all the wealth we get, we will end up with more riches in life's full season. The Tirukural is saying the opposite. If you use your wealth to help others and care for guests, you will prosper more than if you hoarded it. Why is this? Because if we generously give to others, we will--by karma's unfailing law--attract more wealth in this and future lives.

The merit we earn through giving to others comes back to us through attracting abundance in the future. The Tamil word punniyavan relates to this idea. It has a double meaning: "a person of great religious merit" and "a lucky person." This concept also appears in astrological readings in which it is clear that an individual will easily attract abundance because of the good he did in past incarnations, such as in this assessment from a computerized chart: "This is an intelligent devotee, born to get money effortlessly due to past life merit." Clearly our ability to attract lasting financial abundance is directly related to the amount of religious merit we have accrued through our previous good deeds. But not all wealth comes through good deeds, and people do become rich in unrighteous ways. The Tirukural speaks of such wealth: "A fortune amassed by fraud may appear to prosper but will all too soon perish altogether."

It is easy to see other practical advantages of giving, too. Our reputation grows in the community. Our circle of friends expands. We become someone people want to associate with, want to do business with and, yes, want to give to. That doesn't happen with people who are stingy and selfish.

A third verse from the Tirukural shares another secret about giving: "Charity's merit cannot be measured by gifts given. It is measured by measuring the receiver's merits." What a brilliant insight, and so counter to common thinking. It is natural to presume that giving one hundred dollars would create more merit than giving fifty dollars. But the saint tells us it's not just about the money, it's also about the merit of the recipient. Giving a little to a man of great spiritual attainment is more meritorious than giving a lot to an ordinary beggar.

My satguru, Sivaya Subramuniyaswami, spoke of this concept: "Karma is an unfailing natural law, simply explained by this example: Give a beggar 10 rupees. You are not giving, you are investing in your future. Somehow 20 rupees will find its way back to you. He has given you the opportunity to give. When we give expecting to receive, the law will still work, but if we give 10 rupees, we get back 10 rupees. Unselfish giving doubles the return. Giving to a temple is different again; every 10 rupees given brings back 100 rupees in return. God pays a better interest. Giving is an investment in the future; it is not parting with something."

We can learn more about charity's efficacy from a story I heard about the

Nattukottai Chettiars at Palani Hills Temple, an account documented in the temple's palm leaf manuscripts. It begins around 1600 with the arrival in Palani township of Kumarappan from Chettinad district in India's southern region. Kumarappan was the first merchant to establish a salt trade in the region of Palani. He stayed in the house of the Palani Temple priest and operated his business in the nearby street. From the beginning, he marked up his margin of profit by one-eighth and gave the markup as a makimai offering to the Deity of Palani Temple, Lord Velayutha. Makimai is a Tamil word for a donation to charity consisting of a fixed percentage of profit, income or harvested crops.

Kumarappan's donations were used, in part, to buy food that was prepared by the priest's wife and offered to the Deity by the priest. So successful was he that four years later he brought five more salt traders to Palani. All followed his example of tithing to the temple, and all flourished. News of their success reached the Pandyan king in Madurai, and Isaniya Sivachariar, the king's guru and chief Saivite priest of South India, at whose behest Kumarappan established an annual pilgrimage to Palani, which is popular to this day. Later, when entrusted with managing all funds donated to the temple, he established an endowment to provide food and shelter for pilgrims. Not only did the salt trader's generosity bring him and his clan material success and social prominence, it supported pilgrims and built up the resources of Palani Hills Temple, so much so that today it is one of India's richest temples.

How can we determine how much to give to religious endeavors? One guideline for this comes from the Dharma Shastras, which caution that a householder should never give gifts beyond his means and should not make his family and dependents suffer on account of his generosity. In his Hindu Encyclopedia, Swami Harshananda notes that these shastras suggest ten percent of earnings as a general guideline, and they extol giving as a sacred act that helps earn religious merit and conquer greed.

Our own Saiva Siddhanta Church has, at its core, a membership that gives ten percent of their gross income to the support of our mission, monastery and monks. But we are not alone. Consider this verse still followed today by members of the Gujarat-based BAPS Swaminarayan Sanstha, written some two hundred years ago by Bhagwan Swaminarayan: "My disciples shall give in donation one-tenth of their income, or food grains, if that be their agricultural income, in the service of Lord Krishna." BAPS is one of Hinduism's most wealthy and dynamic spiritual institutions. How much stronger and more effective would Hinduism be if all Hindus followed these examples and tithed to the institution of their choice?

A useful way to assess the extent of one's means to give is to create (if you don't already have one) a detailed monthly household budget showing income and all the major categories of expense, such as rent or mortgage, transportation, food, clothing and religious giving. No matter if your income is small or large, a valid approach is to start with a modest monthly donation to your favorite religious institution that easily fits into your budget.

As that regular giving accrues merit, which in turn attracts more abundance into your life, you will be able to periodically increase the amount of your religious donations up to the ideal of ten percent. Some individuals may have the ability to give more than ten percent, such as those who are single or those who are self-employed (as exemplified by our salt merchant, Kumarappan).

The best way to approach religious giving is to make it the first expense when you receive your paycheck. This has a number of advantages. 1) You do not forget to make your donation. 2) You do not spend that money on yourself and find you are unable to give to your religion this month. 3)Because you have made the religious donation your first priority, you become more conservative when faced with buying unnecessary or frivolous things.

Many Hindus do not give in a systematic way to the Hindu institution they support, such as a local temple or ashram. Instead, they wait to be asked for a donation, which they then willingly give. Compare this to setting aside money for retirement. How many people rely on their investment manager to call and remind them to send in funds for their retirement account? None. Disciplined people are consistent in contributing monthly to their retirement savings, without being reminded, because they know they will benefit from it. Similarly, it is beneficial both to yourself and the institution you support to be just as regular in your charitable giving, and not wait to be asked. You benefit, because your religion is strengthened, and you don't miss months when you weren't reminded and thereby lose the merit of that giving. And the institution benefits by receiving a steady, reliable stream of income.

In conclusion, consistent, ardent giving to religious institutions, to God, is a duty of all Hindus. The abundance of merit you earn by giving regularly and generously creates for you--through the law of karma--greater spiritual rewards, worldly

success and financial abundance in this and future lives.