Confidential Memo to Lakshmi's Treasury

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Obeisance to Ganapathi and Yourself, "Goddess of Hundreds of Thousands," consort of Vishnu, Source of Fortune! I have just returned from the fact-finding mission on the minor planet called Earth. Among mid-evolutionary physical worlds, it is the very last one to hold a belief that it is the only inhabited place in God's Vast Existence. It is also one of only 1008 to not have evolved past the rich/poor duality into the Unified Theory of Cosmic Abundance. Oddly, this backwardness was quite fascinating to study. Enough chit-chat. Allow me to submit here our brief findings and conclusions. The unaudited Resource Charts You requested are appended. The Earth Enlightenment Appraisal is still just a footnote, for obvious reasons.

CURRENT STATUS: As of April 15th, the closing of our 1000-year fiscal period, signs for Hindu money matters remained mixed. The Earth Economic Indicators (EEI) nudged upward, but Your classical Quality of Life and Spirit Index (QLSI) drifted lower. There is bad news and good. On the debit side, in the second quarter of 1988 families in Sri Lanka were selling their grandmothers' brass oil lamps for a pittance. When people sell assets to pay for current expenses, red flags start flying in our office. Small signs are revealing. You remember the museum-quality brass pots that families loved to flaunt at the village well? They are almost gone, and in their place we see cheap imitations of aluminum and plastic. Very tacky. Dowrys have degenerated to the point that a family must start saving a major part of its monthly income from the day of a daughter's birth, sacrificing every other opportunity in life to meet extravagant marriage demands which can be five times the annual salary of the father. An unpalatable alternative has surfaced in the last decade: educating daughters and "selling" their wage-earning capacity for life as the price of marriage. Can we call that chattel?

On the other hand, every Hindu home has a television. It can't buy rice, but pride is up, and there are definite signs of an inner renaissance. As you have always taught me, wealth is not just possessions. It is quality of life, fulfillment of soul, health, a cheerful disposition and richness of relationship with others and with God. In this sense, we see signs of an upturn. Hindu scholarship is improving, temples

are being renovated after decades of neglect, and new ones built, especially outside of India.

MARKET CHANGES: Hinduism continues to exhibit sustained strengths of soul and metaphysical soundness. In this, there is none richer. However, you have asked me to focus on pecuniary matters, so it is my sad duty to inform You of the impoverishing plight of Earth's Hindus. In our last millennial report, we noted that India was enjoying stable economic abundance, as then embodied in the various thriving empires including Pandya, Chola and Pallava. That trend continued. As late as Vijayanagar (1336-1565), temples and ceremonial life reflected the good times. Commerce expanded, domestic life flourished, literature, art and science became second to none on Earth. Figures on page 2,456 tell the tale of how succeeding waves of foreign merchants and missionaries, starting around the year 1000, descended upon India with theft in their hearts. The Muslims were followed by the Moguls who were followed by the Portugese (1500) and the British (1600). The bottom line was that great resources and treasures gifted by You to India were appropriated, leaving little upon which to rebuild the nation. As John Paul Getty would later say, "The meek shall inherit the earth, but not its mineral rights." A peaceful people had succumbed to stronger forces.

There followed a worldwide diaspora of Hindus who had not traveled much beyond the subcontinent. Only in the past 40 years has this emigration taken on global proportions, resulting in increased income. In our opinion this is one of the most significant forces at work influencing Hindu monetary status.

If it is true, as Ayn Rand once postulated, that "Wealth is the product of man's capacity to think," then Hindus are thinking worse today than a thousand years ago but better than in the last few centuries. Part of this we attribute to a conceptual conflict: Hindus think of wealth as both a positive and a negative thing. In earlier times they sought to earn and keep fortunes with good conscience, knowing one of the expected ideals was that a large portion of that would be given charitably, turned back toward society for the benefit of all. In more recent centuries the ideals of the renunciate have been adopted more and more, so that families are now ambivalent about earning large incomes, feeling that it must be somehow inconsistent with spirituality, with dharma. Mohandas Gandhi is a good exemplar of this, a family man who taught that "Honesty is incompatible with amassing a large fortune." You above all know the folly of this thinking, Lakshmi. For the social order to flourish, for the religion of its members to blossom forth with beauty and learning and richness, families must earn well and give magnanimously. As Your latest bulletin rightly noted, "Money and religion DO go together."

OUR RECOMMEDATIONS: For Hinduism to grow in the world community, we need to have more giving among Hindus to support their tradition. The Gross Religious Product (GRP) is now estimated to be \$450 billion or \$700 per capita. This must quadruple and then double again to reach anything near equity with others in the market. I leave this to Your higher departments to inspire Hindus of means to give a bit more, to hoard a bit less. There's a strong penchant here for saving for the future contingency, thus denying the present need. Charity as an ideal has been out of fashion too long. Hindus would do well to vote again with their checkbooks in support of ashrams, publications, temples, educational enterprises and such. Some Hindu institutions are tithing like the old days. This is a strengthening sign. Among the most financially secure Western churches are those that tithe. We also recommend money-is-not-evil seminars. In Hinduism artha or wealth has always been one of the four legitimate goals of human life. It's Green Energy. Earn it. Enjoy it. Share it. Use it for the good of others. We also recommend that Hindus rethink some of their resources, real and potential. For instance, lately non-Hindus have been publishing books, making films, teaching seminars at \$300 an hour - all based on Hindu history and spiritual heritage. Why should the New Age yuppies make the big money in yoga? Why should a Western producer film "Gandhi" and bank all the profits? If Hindus ponder the matter more deeply, they can harness these assets and redirect the yields into Hinduism. Finally, we humbly beseech some infusion of capital from on high - a few oil fields in the Deccan, a mile-wide gold vein at Kathmandu, a supercomputer breakthrough in Pune, an agricultural miracle or two? On our next junket the staff requests more numbers to crunch. This trip was depressing. Can we run the books on Islam next, for a change of pace?