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A recent article in the Wall Street Journal said, "...free trade is the American mantra." To the ten men jovially talking and eating at a posh California restaurant free trade is not a major concern. Their mantra is Namasivaya. Their goal is maturing small businesses into stable success and using wealth to imaginatively help religion and society. Each man here - in his 30's, 40's, or 50's - owns his own company. Glasses clink together in an impromptu toast as this monthly gathering of the Hindu Businessmen's Association (HBA) of Northern California gets up to speed. Informally guiding the meeting is Thamby Kumaran, tall, reddish/gray hair and beard. He is the HBA chairperson, owner of Kumaran Construction, Inc. usually an outside speaker is invited for a round-table discussion with the group. But tonight, member Easan Katir is going to talk about good and bad debt. He is owner of Easan Katir & Co., a money management and real estate investment firm. Later, conversation moves into environmental issues, then turns to a Hindu publications program the group underwrites.

The Northern California HBA is a group of 16 businessmen, most of whom live and work in the San Francisco Bay Area. Its membership includes a money manager, a CPA, an M.D., a real estate appraiser, a pair of architects, and numerous builders and contractors. Membership requirements: each is a private owner of a business and are all sishiya (initiated students) of Gurudeva Sivaya Subramuniyaswami, founder of the novel organization - started on Guru Purnima, 1979. It was a prophetic move as the 80's brought on a boom/bust battlefield littered with dead start-up businesses. He described to HINDUISM TODAY his original vision, "I wanted to encourage young Hindu men to get into business for themselves. And I wanted a group of men who could share knowledge, experience and expertise, who were responsible to one another. As a return on their success each member gives at least 1% of their business' gross income to a Hindu publications trust."

Case in point is Satya Palani, an artisan tile-setter who started his own company in the mid-80's and joined the HBA. From day one he had access to free expert advice on accounting, taxes, financing, management, collecting payments; and the fellowship of men in business as a fulfillment of the business of dharma. Today, his company is sought after by upscale clients.

The group has worked so well that only two members - partners in a restaurant - had to give up their enterprise. And that was only because the county decided to put a road right through the middle of their dining room. Like any business, HBA companies can be buffeted by problems: economic down-turns, a poor cash flow or potentially crippling disputes like member Deva Rajan recently experienced and resolved by ancient Hindu tools.

As far as Sri Lankan born V. Vamathaevan, a successful San Francisco painting contractor for the past 8 years, I concerned, the HBA is a Godsend. "We all share the same religion and ethics. When I have difficulties with my workers, for example, other members who have encountered these problems can advise me on how to solve them. My father was a very great painter in Jaffna; I learned everything I know from him. However, this kind of organization does not exist in Sri Lanka, but should."

Vamathaevan is a wiry man with a quick, boyish grin. He is still unmarried, splitting his time between painting Victorian houses, doing his daily worship/study routines and socializing with friends. He's proud of the 1 to 3% of the gross business profits collected at HBA monthly dinner meetings. "Our 1% contribution helps Hinduism by helping the work of our Gurudeva. Giving that 1% sanctifies the other 99% because Siva was considered first."

Thamby Kumaran, who learned part of his timber-crafted house design and building arts in Japan, says, "For me, the opportunity for service is the most important part." He adds that the HBA was set up "to encourage the householder community to better achieve their dharma of artha (wealth)." He says any businessman can belong to a trade organization and get a lot from it, but in the HBA, the focus is service rather than the bottom line. "No one offers what the HBA offers, simply because their focus isn't service." Kumaran notes that - like the law of karma and unlike the more prevalent law-of-the-jungle business mentality - in the HBA, "the more your give the more you get."

Where does the HBA money go? It is used in a variety of philanthropic ways, though primarily to fund printing and free dissemination of 200,000 pieces of state-of-the-art Hindu literature per year - a program known as Jnana Dana, "wisdom-giving." For many years the group sponsored the 2-page poster section of HINDUISM TODAY, including many high-volume reprints. Kumaran adds, "The most meaningful publication to date for me was the Ahimsa section [February, 1990] that went to Moscow for the Global Forum for Human Survival. I am particularly proud of that one."

HBA members have a joke, "If you can't afford the monthly dinner, you are probably going out of business." The dinners - always held at upscale hotel restaurants - are a show of successful Hindu business warriors. The more the company makes, the more goes back into the dharma. Dress well. Tip well. A guest speaker from any area relevant to business dharma is also featured. Recent seminar topics include sales strategies, the pros and cons of debt, real estate investment, wills and trusts, financial planning. And to keep pace with the increasing importance of global awareness, an upcoming speaker will tackle the issue of socially responsible investing.

For chairman Thamby Kumaran, the most valuable presentation recently was a focus on values in management presented by Ananda Shakti, a devotee of Sri Muktananda who has fulfilled her dharma of raising a family and now takes AIM (an acronym for Advocates of Innovative Management) on the future.

He explains, "Her message was that we're seeing a change from the USA being the #1 economic force in the world to playing catch up. And the best source of business growth, change, adaptability and profits is developing a positive dynamic with your employees." Kumaran reflects he got a sense that Ananda Shakti was saying that in managing people toward their higher being selves, one's business will reap the benefit.

As surely as interest rates go up and down, business people will have conflicts. Recently the HBA set up an arbitration board for resolving conflicts between members, or members and employees, without heading for the courts. So far, the board has judged two actions involving a dispute between two building contractors who entered a business deal without adequate written documentation. In one long evening, the 3-member board heard the case, and after deliberation formulated a compromise payment. The parties shook hands and agreed. But their agreement

soon soured again. The HBA instituted a US $250 arbitration fee per party and brought them back in. This time the arrangement stuck.

The two men involved learned a lesson. The HBA as a group learned to untie a tangled dispute. And as a windfall the arbitration fees - as will be all future fees - were donated to a Hindu orphanage in Sri Lanka.

Gurudeva Sivaya Subramuniyaswami sees the HBA program as an "extraordinary model that others can easily adopt." It was exported to Mauritius, Indian Ocean, in the mid-80's. The HBA of Mauritius is now ten members strong and is a driving force behind a Jnana Dana program that is saturating the island with beautiful Hindu pamphlets. Also forming is a Hindu Executive Club for middle managers trying to move up in Malaysia. For information and guidelines to set up your own HBA, contact: Thamby Kumaran, 65 Alta Hill Way, Walnut Creek, CA 94595 USA Tel: 415/939-6877

PRAYER, TIMING & LAWYERS

Deva Rajan is one of the elders of the HBA, a tall, sun-weathered man in his 50's. His company, Canyon Construction, recently faced a legal challenge that threatened to put him out of business. When arbitration became inevitable, Rajan reached first for his religion - writing and burning prayers at his temple to inform and solicit the help of inner plane devas. He next implemented the wisdom of the cosmos, careful considering the 1990 Hindu calendar to find the most auspicious timing for meetings in pursuing the encounter.

Then came the attorney. "Right at the beginning, one of the principles I told him I wanted to adhere to very carefully - and which he had a little difficulty with - was that I wanted to make sure I did not impose any injury on the opposite party," Rajan says. "That's the kind of strategy that most attorneys take - trying to make the other guy look bad, and that's just what the other side did. They threw all kinds of untruth at us. I refused to do that." Rajan burned a lot of precise, memo-like notes to the devas, including the names and addresses of the California state contractors arbitration panel members. "I really feel the devas worked very closely with them during all their decisions."

The actual arbitration took three grueling days and nights. But the timing was perfect, in sync with what a reputable Hindu calendar stated were the most auspicious days for supra-mental communication. The final briefs were due on Mahasivaratri. Via fax machine from Kauai, where Rajan was on pilgrimage for the festival, the last minute touches were communicated. His intuitive efforts paid of. "They went after us for $250,000 in damages and were awarded absolutely none of it. All we wanted to do was get paid for our work. We got 80% of our claim plus arbitration costs." Only then did Rajan reveal to his attorney his invocation of divine guidance and intervention. "He was not surprised. In fact, what he really enjoyed the most was my view of this as a karmic experience."

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