Money Matters on Dharma's Path
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Did you know that money is called Lakshmi by many Hindus? Who else could see the Goddess in a handful of rumpled rupees? Did you know there is an old Hindu scripture which lays down the law about wealth and its proper acquisition? This month in our center section you will find four pages of fascinating detail about the Hindu way of doing business, and some rare interviews with those who turned artha from goal to fact - a seldom discussed aspect of Sanatana Dharma.

Of course, everyone is doing some sort of business, whether it's running the family budget or managing an Indian grocery store. Or maybe it's a rural ashram, a seva center or, you got it, a monthly newspaper. Everything, even selfless service, takes money, and more and more of it these days.

We were impressed years ago to find corporate America spending millions to teach sales personnel about the hottest new negotiation strategy to hit the streets - win-win negotiation techniques. "Wait just a minute," we thought. "That's nothing new. That's a repackaging of the old Hindu business ethic of assuring that each side in every business transaction is benefitted." We thumbed through the 2,200-year-old couplets of Saint Tiruvalluvar, the wily weaver poet from Madras, and found this win-win counsel: "Those businessmen will prosper whose business protects as their own the interests of others."

It's not easy to prosper in today's world. It's hard to make ends meet these days. Food costs are up, houses sell for more than it cost to build Udaipur's Lake Palace. People need help. Help about how to make money. Help on how to spend it wisely. Too few seem to have the innate discipline to follow the wise weaver's other admonition: "A small income is no cause for failure, provided expenses do not

exceed it." How much of your life is tied up in working for food, housing, clothing, transportation and health care? Probably a lot. Probably more than you would like.

There are two important ways that tradition helps. One is by defining a personal lifestyle that is economically efficient. Indian thought and custom is replete with the ideal of simplicity. Rama and Sita lived in the forest for years. Mahatma Gandhi personally followed the ideal, requiring only bare necessities. Sanatana Dharma offers a lifestyle that is relatively undemanding by directing its followers toward simplicity (even wealthy people can and do live simply). The teachings tell us we can harness our appetites, restrain our needs for things, forget about keeping up with the Jones next door and focus on the greater matters of life.

Dharma's second law of economy states that a two-parent household is wasteful. It opts instead for the extended or joint family. This is the way most humans lived until recently. They did it because it works, because it has survival power. People in Africa, India, China, Arabia and pre-Columbus America lived in large cooperative units. Industrialization changed that, and today the nuclear family - one married couple and its children - is the norm.

Just as Americans discovered win-win negotiations, I believe they will rediscover the wisdom of the extended family. There is one couple in Vancouver. Canada, which has caught (he vision. Gyan Nath is from India and his wife Jyan is from Fiji. Both were raised in extended families, and so they know the advantages and disadvantages. They founded FAST, Families and Spiritual Teachings, which brings about six families together in loosely-knit associations which "Aim to make the family stronger than its problems." Members don't all live under the same roof and their commonality is spiritual and interest-based rather than by blood ties, but they cooperate in very practical ways.

They estimate that there is a 40% financial savings in such an arrangement. How? Members purchase cooperatively to reduce food costs. When there is illness in the group, they care for one another. That translates into less medical expenses, and no need for hiring nurses or maids. "There is more support and thus less divorce in an extended family," Mrs. Nath told HINDUISM TODAY, "They work on conflict resolution and avoid the expensive legal fees involved in divorce." When members of the extended family travel, they have access to homes of people who know and trust the group. Hotel bills, which look more like ransom notes, are avoided. Money is saved. In Concord, California, the newly formed Extended Family Association

meets monthly. They plan to rent condos in the same building, maintain family independence but share many things.

The nuclear family of the modern West is under stress in part because it is an inefficient system. Two people must have one car, or two cars if they both work to keep the family solvent. In an extended family, one car can provide transportation for 6 to 8 people, or more. In a nuclear family there is one kitchen, one laundry area, one lawnmower and one refrigerator per couple. In an extended family (which does not always dwell together) many things can be shared. Money is saved. No need for child care. Auntie will baby-sit. There is a sharing of expertise. Instead of calling a $50-per-hour plumber or electrician, members can often do it themselves. Insurance premiums drop, heating costs plummet. The bottom line looks good.

While writing this editorial it occurred to me that ashrams are the perfect example of this model. In an ashram people come together for a spiritual purpose. They share responsibilities, they help one another, they seek simplicity in their needs. I wondered about the financial benefits of living in an ashram or any spiritual community of like structure - a Catholic nunnery or Jewish kibbutz would enjoy much the same economies. Below is a chart showing what the average citizen in the United States spends on the basics as compared to what permanent residents in three US-based Hindu communities spend, averaged. These good souls are enjoying healthful, effective and abundant lives. Yet, they spend much less than most people. There is a lesson in this. India's extended family and ashram models both have a place in the 21st century. I predict, someone will develop this concept fully and the world will be better off. At the very least, perhaps more people will embrace ashram life, recognizing its many rewards. Remember, in an extended family or ashram someone else gets to worry about paying the bills.

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