



February 2015 Contemplation:
Understanding Yoga — Understanding Life #2

Wealth: Abundance & More

by Vidyadevi Stillman & Rukmini Abbruzzi

Yoga's ancient teachings describe that the purpose of life is four-fold. These four goals of life are: dharma, artha, kama and moksha. Last month's article focused on the first goal, dharma: fulfilling your responsibilities. You must fulfill your responsibilities or it will bother you for the rest of your life.

The second of the four goals of life is wealth — artha (pronounced art-ha). That is great news! Wealth is good. If you are stuck in the "poor yogi" mind set, thinking that a yogi must be poor, it's time to rethink. Wealth is a legitimate goal of life. You might want to say, "Well, I have the wealth of relationships, so I don't need money." That is simply not true. While artha includes the other things that make life rich and bountiful, it is financial wealth. Lakshmi is the Goddess of wealth, yet she is also the abundant harvest from your vegetable garden, the beauty of gold being made into earrings and bracelets, a comfortable home, good quality clothing, etc. Still Lakshmi is the Goddess of wealth.

It is true that wealth will enhance your enjoyment of life. A steady supply of sufficient funds can relieve financial pressures and worries. If you lack the basics, all your time is spent managing necessities. Wealth gives you a comfort zone that makes it possible for you to focus on your yoga practice.

It is easy to understand that having money in reserve and good investments provides you with a sense of safety. Yet many people with plenty of money, unfortunately, are not free from worries. Their worries are just different worries. They worry about what might take their money away or what if the money they have really isn't enough. Therefore you can see that wealth alone is not enough. Swami Nirmalananda says, "Life without wealth is barren. Life focused on wealth is barren. You must cultivate wealth and you must also transcend it."

Money is not dirty. Money is Divine, for everything is Divine. But money is especially honored as a form of Lakshmi, the Goddess of wealth. Swamiji picks up pennies when she sees them on the ground because it is the Goddess incarnate. She brings it home, washes it off and puts it on her puja (altar), to honor Lakshmi's Divine Presence in this world.

Think of it this way: money is pure energy. When you put your energy into your work and you get paid, that money is your energy in a tangible form. When you give out money, buying something or giving to a person or charity, you are giving your energy out. Money is a placeholder that holds energy, making you able to utilize that energy or share it with others. Being in the energetic flow that we call "money" is an important part of life. You can't even grow a garden without putting some money into it. It's almost like you dig some holes and put some money into them. When you are planting trees, money is involved.

Swami Nirmalananda says, "Money is never the problem. It's your relationship with money that stirs up your mind. Remember that yoga is the science of quieting your mind, so that you can experience the bliss of your own being." Thus the question is, how do you handle money so that it becomes part of your yoga? To handle money in a yogic way, you must honor the dharma of artha. This is why you must first understand dharma, so you can find the dharma of money. There is a dharma to (1) how you make your money, (2) how you invest it and (3) how you spend it.

Earning Money

The way you acquire money must be through dharmic work or investment, in a way that is supportive to life itself. This means that your work does not cause harm, is truthful, non-stealing, is not based on sexuality (yours or other people's) and is not motivated by greed. These are yoga's five yamas, the first guidelines for living your life yogically.

Vidyadevi describes, "I saw this shift happen for a yoga therapy client. Her job was making costumes for ladies who danced at strip joints. She made costumes with sequins and lace. As she continued to do yoga, something shifted inside and she started feeling uncomfortable about how she earned her money. She couldn't continue. There had to be dharma to the way she acquired wealth. Now she makes costumes for little girls who are in ice skating competitions. Making their costumes beautiful with sequins and lace."

Saving & Investing

Some countries are not good at artha, including America and Canada. According to Global Finance, in 2012 the household saving rates for USA and Canada were 4% and 3% respectively. The savings rate in France was 16%, which means the average person saves 16% of their income. While we are incredibly wealthy by world standards, we are not very good at managing that wealth. This has an impact on the total economy

keeping it in a debt-based spiral that shows up, not only in people's individual budgets, but also at the level of the national budget. Spiraling into debt so easily is poor artha.

Artha says you must save and invest your money. As you choose where to put your money, consider what you are supporting. Where does your bank invest its funds? What companies are you buying stock in? What industries do your mutual funds invest in? It isn't just yogis asking these questions. There is a growing field called "eco-investing" or "green investing", a form of socially responsible investing focused on companies that provide environmentally friendly products and practices. Green investing is so popular now that there are many green mutual funds.

Spending Money

The third area to consider is how you spend your money. As important as your choices are in how you earn money as well as where you save and invest it, you have a world of choices about where to spend it. Part of the dharma of wealth is how you spend it. Artha is having and managing wealth without hoarding it. Following the dharma of wealth attracts it to you. When wealth is hoarded, or when it is used to satisfy an endless list of personal desires, wealth will not continue to be attracted to you.

Yoga says you must give money in charity. This is not only a principle in yoga, but in all cultures. This is because giving is a human principle, not just a spiritual principle. All traditions expect the wealthy to support the society. Vidyadevi says, "I guarantee that there is someone less fortunate than you. To them, you are wealthy." Part of artha is to give: to people who are in need, to organizations who do work that you believe in, and to institutions that make a difference in the world. This is all part of yoga. Swamiji says, "When you open your heart, you want to open your wallet. And, it works the other way around: when you open your wallet, you open your heart."

Rukmini describes the heart opening effects of generosity happening in the people who attend her satsangs. "These group meditations are free and the people who attend are invited to make a donation. When someone has an experience in meditation, it often inspires them to make a donation. The dollar value doesn't matter. Whether they give \$5 or \$50 or more, by the act of giving they open their hearts, which in turn makes them more receptive to Grace. Thus they receive even more. They step into an expanding flow of receptivity and generosity that they benefit from, while also benefiting *Svaroopā*[®] Vidya Ashram and everyone whom the Ashram touches with the teachings."

Yoga & Wealth

Your yoga practices have an effect on artha in your life. Yoga improves your ability to go out into the world and do what you do to earn money. There is a tangible payoff, as described by a student recently, "I got a 5% raise at work and I know it's because of yoga." Yet yoga boosts the other aspects of artha; yoga helps you have a full, rich and happy life. Your ability to be there for someone in your life is deepened, thus your relationships change. Meaningful relationships, health and vitality, and clarity of mind — yoga brings many such blessings. That is an essential part of artha.

A bountiful life overflowing with blessings, this is artha. And yoga helps you with all of it. While wealth is one of the goals of life, it is not the only one, of course, as there are four. Yoga says you must have all four in order to live a fulfilling life. Wealth is a key part of it.

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