



## **The Dharma of the Dollar**

by Russell Wild

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Well, that's Pink Floyd's attitude....not to mention Donald Trump's, Ayn Rand's, Anna Nicole Smith's, and the editors of Forbes magazine.

Well, to be honest, that's just about everybody's attitude. After all, money is power. Money is pride. Money can make a difference between life and death (No? Consider that the average lifespan in Malawi is 36.) So the grabbing of money, just as long as it's an honest grab, isn't necessarily so bad. And dharma (the great cosmic order of things) does not seem to dictate that enlightenment requires starvation.

Really.

But just like anything else we strive for—health, love, and even the perfect downward dog—money can become obsessive, causing more pain than pleasure. The quest for richness or financial security, in particular, can blind us to life's other worthy goals and remove us from the present moment.

To forge a better, sweeter, healthier, more conscious relationship with money, yoga—both its theory and practice—can help. From the ancient Yoga Sutras of Patanjali, we are taught the values of greedlessness, nonharming, and non-attachment. From modern-day yoga masters, we learn how Pantanjali's yamas (standards) and niyamas (habits) can be applied to making a buck or spending it, in this crazy age of 24/7 shopping and credit-on-demand. Yogic tradition speaks to us too, about the virtues of charity. And—yes—it even gives hints on how to handle the current bear market. In short, the wisdom of yoga can serve as a psychic calculator to help balance financial needs, planetary realities and the spiritual self.

Look no further than the best-seller lists to witness society's tortuous obsession with wealth... Retire Young, Retire Rich, The Millionaire Next Door, Think and Grow Rich, God Wants You to Be Rich, The Courage to Be Rich, The Road to Wealth, Unlimited Wealth.... Quite obviously, when many people thinks of happiness and success, the first thing they envision is a seven-digit stock portfolio. Yet the notion that great wealth buys happiness can be laid to waste by any modern-day strung-out-on-drugs rock star or harassed-by-poor-relatives lottery winner, just as readily as it was rejected by Patanjali over 2000 years ago. From Sutra II:30, yoga's patron saint writes: ahimsa satya asteya brahmacharya aparigraha yama... possess only what you need, without greed. If the admonitions of Patanjali and the suicide attempts of rock stars aren't enough to convince, look to the beds of any home for the aged. Most people who live into their 90s, if they have any regrets, don't wind up regretting that they made too little money;

they regret not taking the time to do the many little things that they wish they'd done. Americans, especially, may have a harder time than other nationalities keeping proper perspective on money, says yoga master Rodney Yee, co-director of The Piedmont Studios in Oakland, California. "Most of us, going back just a generation or a few, come from immigrant families. We come from a history of not having. And that history makes us feel that we are always in need."

What would constitute a rational, enlightened definition of "need"? In a moment. For now, let's just say that the quest for "unlimited wealth," promised in the New York Times best-seller, or the kind of wealth had by Gatsby or Gates, is not what Patanjali had in mind as the road to awakening. And it also seems doubtful that even the current consumption (spending) level of the average U.S. citizen would possibly fall beneath Patanjali's guidelines for cruising into Nirvana. What would meet his guidelines?

According to Dharmanidhi Sarasvati, spiritual director of the Tantric College of America in Berkeley, California, and a yoga practitioner and teacher for over 25 years, a rational level of personal consumption starts with an examination of what effect that consumption level has on the world at large. Americans, who make up five percent of the world's population, consume nearly a third of its resources. "That," says Dharmanidhi, "is very poor yogic ecology."

"My guru in India, Paramahansa Satyananda Sarasvati, wears no clothes, eats one simple meal a day, and owns nothing," says Dharmanidhi. "I don't think that everyone has to go that far, but any yogi who would say, 'I'm not walking in harmony with nature,' isn't a yogi, and isn't practicing yoga." Dharmanidhi says that he himself lives in a house with four or five other people. "It is a nice house, and a nice life." And he aims—without being obsessed by it—to keep his consumption to a minimum, for the sake of everyone and everything on the planet. "We don't have separate souls; we are all one," he asserts.

Brent Kessel, CFP, president of Abacus Wealth Management, a fee-only financial planning and asset management firm in Pacific Palisades, California, has also been a dedicated practitioner of Ashtanga yoga for the past decade. He agrees that it is not necessary to live naked, but living an ostentatious and overly consumptive lifestyle would not earmark an especially high level of consciousness. Rather, he believes that many people are sucked into such a lifestyle as the result of a Pavlovian-like relationship formed with money. "When we suddenly find extra money in our lives, be it from a business success, an unexpected investment gain, or the removal of an anticipated expense, we feel a burst of pleasure and contentment. The mind latches onto the event that caused the pleasure and wants to repeat it," he says. "And so we are driven to the next level of wealth and success because of the pleasure experienced after the last success. The mind is merely playing out the mind's desire to repeat a pleasurable experience."

But the pleasure, as of all things in this world, is quite impermanent. Lasting pleasure, says Kessel, comes not from a 30 percent return on telecom stocks, but from

santosadanuttamasukhalabhah, the Sanskrit phrase for the practice of contentment. “Much like practicing asanas or meditation, the practice of contentment requires discipline and focus. Each time the mind wants to escape to focus on what we don’t have, we need to bring the focus back to what we do,” says Kessel.

Paradoxically, the psychic seesaw of many members of the yoga and New Age community leaves them not lusting after money, but rather, viewing it with contempt and shunning it. “There is a turning away, a not looking at the truth or the reality of money,” says Kessel. “There is a feeling that money is bad, based in part on the notion that to become extremely wealthy, one has to be creating suffering. That’s not true, but that’s the belief,” he says. The truth is that large fortunes are often made by people whose motivations may not be pure, in fact, they may be contemptuous, but that motivation doesn’t really matter. “I don’t care what someone’s motivation is, just as long as the net result of his or her actions is to benefit society,” says Kessel. “You can be a Bill Gates with however many billions, and that’s not sinful, even if his motivation to attain that wealth was solely greed (and I have no idea what his motivation was). What is most important is that Gates’s technology, which created all that wealth, has done much good. How many people, for example, are able to work at home because of his software? And how much gas is saved in the process?”

What drives some people to get wrapped up in feelings that money is evil, and to feel angry at the rich, is frustration at witnessing the plights of the extremely poor. But deep down, that frustration is often a misplaced frustration aimed at the self. “It is often an obfuscation of something happening deep within you,” says Kessel. “You’re saying to yourself, I wish I could be doing more to help those poor people.”

And it is your own frustration at not being able to change the world that makes you hate Bill Gates, or the owners of Wal-Mart, or whomever you feel has it within their power. Ironically, the shunning or hatred of money can sometimes be as much a restriction to personal growth as the lust for money.

“There’s a pinched kind of consciousness that I’ve seen, an obsession with frugality and simple living that can be every bit as obsessive as the quest for wealth,” says Marshall Glickman, author of *The Mindful Money Guide*, and *Beyond the Breath*, and for the past 20 years, a practitioner of Iyengar meditation and yoga. “It’s important to remember that covetousness takes many forms,” he says. “As one teacher told me, ‘if you’re craving Nirvana, you’re heading in the opposite direction.’” Or as Patanjali says under his five obstacles (kleshas) to union: Intense desire for sentient existence is attachment. “Wealth shouldn’t be coveted, but neither should financial issues be ignored. Money, for money is survival, must be paid attention to,” says Glickman. “What we all need is neutrality around money.”

George Kinder, CFP, a financial planner in Cambridge, Massachusetts, a longtime teacher of Buddhism, and author of *Seven Stages of Money Maturity*, says that the quality of our relationship to money is reflective of our personal growth in all other areas of our lives. “An experience of awakening is similar regardless of context,” he says. “We

go through a certain kind of development in our lives, and we go through a similar development with money. We start with innocence and progress from there through pain, knowledge, understanding, vigor, vision, and finally, to the stage I call aloha. Aloha, he explains, is the native Hawaiian word that not only means “hello!”, it also conveys kindness, generosity, at-one-ness, and compassion.

But how do we develop a relationship with money when the entire rest of humanity seems stuck in innocence and pain? It is difficult but not impossible, especially for the yogi. “Yogis have tools that others don’t have,” says Kessel. “Yogis can bring the same acute mindfulness that they bring into their yoga practice into their relationship with money.” Marshall Glickman agrees. “It’s a particular challenge. There’s no question about it,” says Glickman. “Just like good music can force a good mood, when there is a resonance in the world of possessiveness and greed, it takes a special effort to not jump in. But an adept yogi can do that, and furthermore, can take others along for the ride.” He adds that if even a small number of people can become clear on money, it could change the universal resonance from possessiveness and greed to something much more pleasant. He cites the famed anthropologist Margaret Mead, who said, “Never underestimate the power of a small, dedicated group of people to change the world; indeed, that is the only thing that ever has.”

In *Being Peace*, Vietnamese Buddhist monk, Thich Nhat Hanh recounts the experience of Asian “boat people” who escape their oppressive homeland by sea. “Often the boats are caught in rough seas and storms, the people may panic, and boats can sink. But if even one person aboard can remain calm, lucid, knowing what to do and what not to do, he or she can help the boat survive. His or her expression—face, voice—communicate clarity and calmness, and people have trust in that person.” So it can be in the rough seas of money. And what will be going through the mind of such a calm and lucid person when the waves of financial angst slap at the side of life’s inevitable financial challenges? “The thoughts will be let go and the feelings will be let be,” says Kinder. And what will such a person conclude when trying to decide whether to buy a new car or fix the old, or plunk down a \$300 deposit on that Costa Rica yoga vacation? Such a person, says Kessel, “will feel the feelings that come up in the body...in the shoulders...in the solar plexus...in the throat, and through that moment-by-moment observation, be well guided.”

Dharmanidhi refers to the yogic swan, the ancient Indian symbol for enlightenment. The yogic swan has two wings, *vairagya* (detachment) and *viveka* (discernment), he explains. “Once the two wings are fully developed, you’ll always know what is needed and what is not needed.” Or, as Patanjali put it so many years ago, “Thence the covering of the inner light disappears.”

And you can bank on that. NYS

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