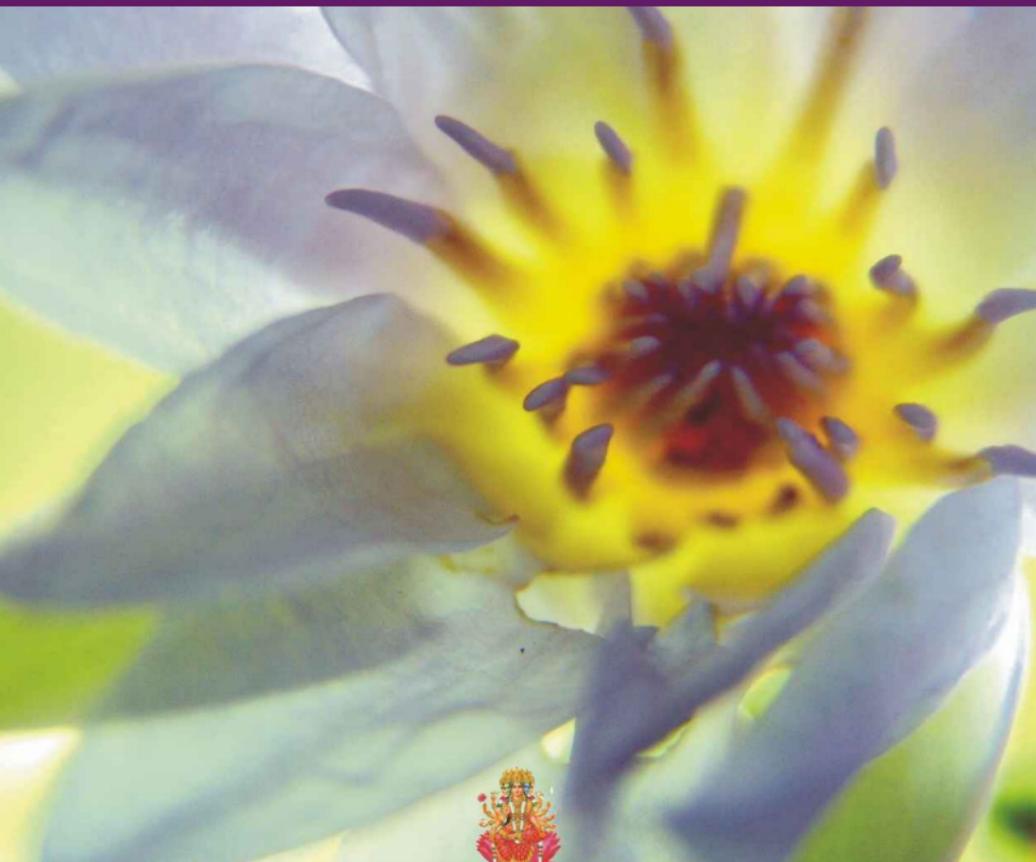




A MILLIONAIRE CONSCIOUSNESS

A collection of articles on the significance
of wealth-sharing on the spiritual journey



A Gayathri Peedam publication



Produced by the



©2011 Gayathri Peedam of South Africa
2 Fairview Drive, Brindhaven, Verulam
kwaZulu-Natal, South Africa 4340

Tel. + 27 31 701 9356

Fax. +27 31 570 1025

Cover Photography: ©Jo Petzer

info@gayathripeedam.com

www.gayathripeedam.com





*The body's life proceeds not, lacking work.
There is a task of holiness to do, unlike world-binding toil,
which bindeth not The faithful soul; such earthly duty
do free from desire, and thou shalt well perform Thy
heavenly purpose.*

*Spake Prajapati In the beginning, when all men were made,
And, with mankind, the sacrifice - Do this! Work! sacrifice!
Increase and multiply With sacrifice! This shall be Kamaduk,
Your 'Cow of Plenty', giving back her milk of all abundance.
Worship the gods thereby; The gods shall yield ye grace.
Those meats ye crave The gods will grant to Labour, when it
pays tithes in the altar-flame. But if one eats fruits of the
earth, rendering to kindly Heaven No gift of toil, that thief
steals from his world.*



CONTENTS

Introduction	5
The Rediscovery of Tithing	6
God's Money	7
Doorway to God	8
Tithing is a Spiritual Practice	12
How to Tithe	15
The Magic Number of Increase	17
A Millionaire Consciousness	19
Personal Tithing Vow	21
Projects of the Gayathri Peedam	23
Freewill Offering Details	24
A Life of Abundance	25





Introduction

If you were handed the key to prosperity would you accept it? Your reply is probably, "Well of course I would!" Yet for most people they throw this key away, deny that it is there, or just don't see it.

Many Hindus have never learned to give systematically. They follow no plan in facing their responsibility to the temple they worship in, the society they belong to or the community they live in.

Tithing provides a spiritual plan for meeting these responsibilities. The key is to regularly, on a monthly schedule, set aside in a special saving account or envelope one-tenth of one's income as soon as it is received; then, again on a monthly schedule, to give that sum to a religious organization of one's own choosing.

Most Hindus give if they are specifically asked for a contribution and their name is published. Others give generously if they hear the temple needs an extra amount to pay a deficit. Many such persons feel virtuous if they are enabled to pull the temple out of what they think is a 'financial hole'. They fail to consider that the deficit would never have occurred if they, and others, had voluntarily and regularly contributed their share during the first week of each month.

Some Hindus give only if they like the priest, others if they are supporting some phase or all of a special festival. Still others only give out of a sense of appreciation for prayers being answered.



The Rediscovery of Tithing

Our young generation of modern Hindus are awakening to an awareness of the need for a fuller and more dedicated life in God consciousness. The trends in current civilization in this technological age indicate that we must go deeper into our faith and into ourselves if we are to unfold spiritually and experience the bliss that is ours to enjoy.

Thoughtful contemporary Hindus are made aware every day of the conflicting forces which war in the world during this violent time. They know that it is a time which cries out for a more complete surrender of money, time and talents to the will of God and our gods. They are also well aware that it is the religious institutions that keep the knowledge of the Supreme Intelligence alive in the world and that the temples provide open doors for devotees. Many Hindus conclude that they must teach their children the spiritual merits of tithing from their gifts and later from their earnings.

Money has assumed a place of increasing importance in the life of everyone this century. With each passing year fewer people live the kind of existence in which they themselves produce the basic necessities of life. Money has become the buying power to satisfy almost every physical demand. Only a few decades ago the tiller of the soil raised the food which met the needs of his family. The power to work his fields came from animals which themselves had their subsistence in the land. But now he needs money to operate a farm. He buys rather than raises much of his food. Money pays for the electric power to operate his machinery and for the fuel to run his tractor. His clothing is bought at a store, and his recreation is purchased by the investment he makes in a radio or television.



God's Money

Everything from a lump of carbon to a dazzling diamond, a molecule of oxygen to the galactic explosion of a star gone supernova is of the Being of God.

We place lesser and greater value upon things usually dependent upon our interests. Ultimately, we would have to say that everything is God's, including what we manufacture from native elements.

Indeed, if all the trillions of dollars, rupees, yen, pounds, rubles, Deutschmarks and rands, and all the precious metals and gems were gathered and compressed together into one giant cube, anyone would readily have to admit that man's money and the planet's minerals are really God's.

So, in the first sense, God's money is the sum of all monetary values. Connecting this idealistic perspective to a practical one, where we as individuals are engaged in the *dharmic* pursuit of wealth, God's money is what we dedicate to God, as our religious dues, to perpetuate His greater spiritual design for our planet.

This is also true for our personal use of time. God's time is what we dedicate, as roughly ten percent of our time, toward service that furthers our religion. This is outside of the time spent in our personal spiritual practices: home *puja*, scripture reading, *japa*, *sadhana* and meditation.

This resource is about joyously returning each month ten percent of our earnings and gifts to God for our own spiritual upliftment and economic welfare, and for the support and perpetuation of our Spirituality, the *Sanatana Dharma*, the 'Eternal Path'. This is the spiritual practice, the unfolding process of *dashamamsha*. In the West it is known as tithe, which means 'a tenth'.

Among the world's religions and faiths, it is an ancient common denominator.

In the earliest known historical civilizations, Egypt, Sumeria (Mesopotamia) and the Indus Valley, all of which were theocracies, or 'God-governed', the totality of the annual produce of the land was in principle pledged to the Gods in their temples, then redistributed to the populace.

Hinduism is incalculably rich in religious knowledge, mystic ceremony and spiritual experience. This inner treasure house of Hinduism will never diminish. But the great periphery that touches every Hindu's life does need constant sustenance.

All Hindus should be well-educated in their faith and have every facility available for advancing spiritually, socially, economically and culturally.

In the past, the present and into the future, the practice of *dashamamsha* has no equal in instilling closeness to God through our *dharma* of gaining wealth, and in a steady provisioning of our religion. It is a proven system needed now.



Doorway to God

The practice of giving God's money, religion's dues, has become a doorway into tangible inner experience. Hinduism has always celebrated the merits of giving, both of wealth and knowledge. The householder gives to the children, the poor and the *sadhus*; the children give to the parents in old age; the elderly give to the community; the student and *sadhus* give to the *guru*; and the *guru* gives to all. It is so much a part of our soul nature to give. Every time we give, more of our soul nature is expressed. Yet, when it comes to our hard-earned money, which in Hinduism we call *artha*, 'wealth,' it is sometimes difficult to give, especially on a regular basis and to a society or institution we may not have a voice in governing. Nevertheless, it is our *dharma* to give of our *artha*. Only by our generous contributions, individually and as a group, will knowledge of the Truth flourish and grow from strength to strength. On that the scriptures are unequivocal..

The Sanskrit equivalent of tithing is *dashamamsha*; and donating to charity a fixed percentage of one's income is called *makimai* in the South Indian Tamil tradition. Tithing is given not as an offering, but as 'God's money'.

In the olden days it was a portion of one's crops, such as one coconut out of ten. Tithing immediately as soon as income is received sanctifies the remaining portion and reaps the greatest *punya*. It is an acknowledgement by faithful devotees of God's providential care, bringing a greater awareness of God's power in the world. Because tithers are thus uplifted to a purer, spiritual consciousness, abundance naturally floods into their lives.

The **Taittiriya Upanisad** says: “Give. Give with faith. Do not give without faith. Give with sensitivity. Give with a feeling of abundance. Give with right understanding.”

The **Rig Veda** explains that, “He who gives liberally goes straight to the gods; on the high ridge of heaven he stands exalted”.(1.125.5)

In the **Bhagavad Gita**, Krishna’s words of wisdom are that, “Works of sacrifice, gift and self-harmony should not be abandoned, but should indeed be performed, for these are works of purification. But even these works, Arjuna, should be done in the freedom of a pure offering, and without expectation of a reward. This is My final word.(18.5-6. BGM, 115)

Tithing is a way to teach us that God must be our first priority. It’s instructed in the **Bible** that, “You must tithe all of your crops every year. Bring this tithe to eat before the Lord your God at the place He shall choose as His sanctuary; this applies to your tithes of grain, new wine, olive oil, and the firstborn of your flocks and herds. The purpose of tithing is to teach you always to put God first in your lives” (Deuteronomy 14:22-23); and in Proverbs 3:9 we are told to, “Honor the Lord by giving Him the first part of all your income,” and in Leviticus 27:30: “A tenth of the produce of the land, whether grain or fruit, is the Lord’s, and is holy.”

The **Koran** tells us that, “Those who spend their wealth for the cause of God and afterward make not reproach and injury to follow that which they have spent; their reward is with their Lord, and there shall no fear come upon them, neither shall they grieve; (2.261-62) and that, “You will not attain piety until you expend of what you love; and whatever thing you expend, God knows of it”. (3.92)

Even **Buddhism** teaches us that, “Verily, misers go not to the celestial realms. Fools do not indeed praise liberality. The wise man rejoices in giving and thereby becomes happy thereafter (*Dhammapada 177*).

To not give generously and regularly is to be unduly self-interested, a condition that will cloud our divine nature and make us feel guilty and stressful.

The practice of tithing will do just the opposite: create positive *karma* of abundance and financial opportunity, cultivate family and community bonding and enhance healthy states of mind. And, a group that is jointly paying religious dues will enjoy a fulfillment, accomplishment and spiritual joy that is collective.



Tithing is a Spiritual Practice

Just like prayer or meditation, tithing is the regular act of giving the 'first fruits' of your labours to God. The root of the word 'tithe' means 'tenth. Traditionally, tithing means giving the first 10% of your earnings to God. Our tithe is not just another financial obligation. It is an act of faith, based on the divine truth that everything we have comes from God's hands. Tithing comes before paying other bills.

If you want to invite God more fully into your life through the practice of tithing, begin now. Chose a level you can sustain with regularity. In your heart, make an agreement with God on a percentage of your income you will give to Him.

As you tithe, whatever worries you may have around money will begin to melt away. You will feel increasingly relaxed in your new relationship with the Divine Source of all abundance. Gratitude and love will flow freely through the newly open window to His grace.

As with many things in life, the direction of your energy is more important than the perfect achievement of your ideals. At the beginning, to tithe 10% may seem foolhardy, but at the end, you will feel foolhardy NOT to tithe 10%! Since it is not possible to give to God 'directly,' we tithe to His work, or to the source of our inspiration. To help inspire others to seek God is God's work.

The practice of tithing has many benefits. The most important of them is developing a friendship with God. Through tithing, we allow Him to demonstrate to us His constant care - sometimes dramatically, at other times more subtly.

As our faith develops, we give ourselves into His hands ever more completely. The practice of tithing has no equal in helping us feel close to God as we earn our living, and through all other ways of being active in this world.

***Making money honestly and industriously
to serve Thy work is the next greatest art,
after the art of realizing Thee.***

Paramhansa Yogananda

The Law of tithing is the law of sowing and reaping. Where there is a definite contact preserved between cause and effect, the effect is supported and perpetuated. If a break in the process occurs, the effect must diminish accordingly. When the prodigal son separated his inheritance from the father, it soon dissipated itself.

The law is to perpetuate and amplify whatever it is allowed to act upon. *Tithing preserves this contact.* It keeps your affairs in contact with creative power. The fruits of the law are contingent upon observance of the law. In the Old testament Times, the tithe went to support the Levites (meaning those who adhere) as adherents of the Spiritual Law. They in turn passed on one-tenth of their supply to the support of the priest. In this way, the structure for perpetuating Spiritual ideals was well supported.

One would naturally tithe at that point where he directly contacts a Spiritual work. This is not necessarily the largest Spiritual Organization, but that particular Individual or Organization or immediate source where you are receiving direct Spiritual help or inspiration. These are all stations in the great scheme of Spiritual upbuilding in the race.

To serve the least of these is to serve the whole. Only through these Spiritual movements have the greatest ideals been preserved and they are worthy of the greatest co-operation.

But some say, should not Spiritual work and workers demonstrate their own supply direct? The answer is 'yes', but God speaks and acts by means of man (you) as a channel. You look to the Individual or Organization as a channel through which you receive Spiritual help. In turn, it is perfectly within the province of Spiritual practice that you should be the channel through which God supplies the Minister or the Ministry. "It is a poor rule that doesn't work both ways."

To safeguard your own best interests, you should make your chosen channel of Spiritual refreshment as strong as possible. You should strive in thought, word and deed to perfect that channel through which you receive. Or, you should strengthen the channel in your community, for the community's sake, if you have not sense of need yourself. To make it possible for those around you to receive Spiritual help, you help to lift the standard of your won community and therefore, improve your own environment. This reacts to your greater blessing and advancement.

A starved Spiritual Ministry cannot give to you or your community the best Spiritual support or be in the best possible position to serve you or those about you when any need arises. The Law operates definitely whether given to an Individual engaged in Spiritual ministry or when given to a large well-organized Ministry. Being guided by Spirit seems the important point. But it is self-evident that a tithe is functioning in its intended sphere only when given to advance a strictly Spiritual activity.



How to Tithe

To tithe in the true sense, you first set aside one-tenth or more of your whole income. Gifts, charities, obligations, upkeep of relatives, etc., are a matter entirely outside the question of tithing, just as a farmer may give or sell his grain but not the seed reserved for planting his own fields.

The one-tenth set aside as a tithe is never considered your own. *It is that portion of income that belongs to the Law, or Source.* The *first* act of the farmer is to select the best seed from the whole crop. The tithe is one-tenth of your entire income *first* set aside as a 'seed' used to maintain contact between the Law and your income. This tithe is turned back into the Law as soon and as directly as possible. But return your tithe to the storehouse joyously as you would plant a garden. Do not feel you are giving, but merely returning to God that which belongs to Him as the Source of all that you are and have. Remember, it is for the purpose of keeping an unbroken and ever-enlarging contact with the Law of Life, that the action of the Law may be perpetuated in your affairs and the world.

When you have tithed directly into the field from which you receive your immediate Spiritual support, you have placed yourself in the most direct position with the Law to be assured of the most direct, abundant and personal blessings. Then the blessings that, "maketh rich and addeth no sorrow thereto," are to be expected as your *sure* reward. Only through preserving your contact with the Law of Life are these blessings to be derived. Ten, twenty, fifty or even a hundred-fold increase is not too much to expect from prompt and complete conformity to the Spirit of the Law.

We do know that through some disobedience to Divine Law, we have received more trouble than we could contain. Why should not a conformity to the Law bring a fulfillment of the promise that our “blessings shall be more than we can contain?” “Prove me now herewith, saith the Lord.”

Tithing can and should also be applied to time, skills and talents. For example, if a devotee is a carpenter or seamstress, those skills may help their Spiritual institution.

Everyone, no matter what their skills, can and should give ten percent of their time each week in service to their religious institution. This is calculated as four hours a week, which is ten percent of a forty-hour work week, which amounts to 208 hours a year.

However, the greatest reward is an inner sense that we are in harmony with our own fundamental nature. Inner peace surpasses any outer attainment or material reward.

The sense that we are right brings the greatest peace and satisfaction that life affords. Such inner states must have their outpicturing, for “he that hath the Spirit hath the sign also”.



The Magic Number of Increase

The ancients believed that the number 'ten' was the magic number of increase, and they invoked this magic number by regularly giving one-tenth of all channels of income to their religious leaders.

Later, the Hebrews were commanded by Jehovah to give a **tithe (or one-tenth)** of all channels of income to their priests and temples. This included giving a tenth of their gold, silver, jewels, land, cattle, sheep, goats, camels, and other flocks; a tenth of all fruit, wine, grain, oil and other crops; a tenth of all financial income and all financial assets.

Guess what? Ten is still the magic number of increase! Regular, consistent tithing of a tenth of all channels of your gross income (before taxes and other deductions) to the religious leader or spiritual organization which inspires and uplifts you, is still one of the surest ways to permanent, satisfying prosperity.

Many people have the mistaken idea that giving to a needy person is tithing, but it is not. Giving to the needy is often the worst thing you can do for them, since it keeps them from developing their own prosperity consciousness.

Until they do develop a prosperous state of mind, they will continue to be in need, no matter how much you do for them. The greatest thing you can offer the poor is to introduce them to prosperous thinking.

Your tithe is not properly used for yourself, relatives, friends, or charitable purposes. If one wishes to give to those channels, it should be a gift over and above the tenth which one gives directly to spiritual work.

The prosperity law of tithing as practised by all the ancient civilizations, was that the tithe went always to the religious leaders and temples, to those in the Lord's work.

Some people give only to civic, cultural, educational, or charity causes instead of to religious organizations. It is fine to give for these purposes if you feel so led, but your first tenth should go to religious causes which uplift and inspire you, or to people in religious work who are an inspiration to you. All other giving is to be commended, but is secondary to direct tithing to the Lord's work.

People sometimes say, 'I do not tithe regularly but I give large amounts occasionally to god's work.' It does more good to tithe regularly smaller amounts than giving large amounts spasmodically. Just as it is necessary to breathe out regularly in order to receive fresh air into the lungs, so it is necessary to give regularly if you wish to receive regularly.



A Millionaire Consciousness

The general rule in tithing in these modern times is this: You tithe on the gross amount of your personal income; and usually you tithe on the net profits from a business or corporation. Of course, you can always go on to gross tithing from your business or corporation, if you wish. In many instances, the tax laws may make it worthwhile to do so. Remember this exciting truth as you tithe: You are joining ranks with millionaires of all times. You are becoming attuned to that same rich consciousness which can lead to rich results!

It has been said that the person who begins tithing will have at least six surprises:

1. He will be surprised at the amount of money he has to give for the Lord's work;
2. He will be surprised at the deepening of his own prosperity consciousness as well as his spiritual life;
3. He will be surprised at the ease with which he can meet his financial obligations;
4. He will be surprised at how easily he can go from one tenth to larger giving;
5. He will be surprised at the wisdom and good judgment this gives him in using the remaining nine-tenths of his income, and;
6. He will be surprised at himself for not adopting the tithing plan sooner! One more thing should be added that the tither should **not** be surprised about: He may find himself a millionaire.

The Supreme Being wants you to be prosperous as He is prosperous.

Tithing is saying hello to the Supreme Being within. You are not the one who is tithing, by the way, it is the Supreme Being tithing to Himself using your hands.

Again, tithing is just not going through the mechanics of giving 10% to 30 % to the church. Tithing is giving with the same attitude and mindset of the Supreme Being.

Tithing is a spiritual law. It is as valid today as it was two thousand years ago and just as effective.

You'll know when you have the right attitude when money comes in and your first thought is not, "Look how much money I have, "but instead, "Look how much I have to tithe with!"

Enjoy the road to prosperity through tithing.



Personal Tithing Vow

If you, as an adult, have not already taken a tithing vow yourself, there is no better time than now.

But first begin tithing for six months or more to set the pattern in your own mind that, 'yes', you can in the long run actually fulfill this commitment.

Once you have convinced yourself, then set an auspicious date to take the *vrata*.

Include your children. If they believe in the divine laws of *Sanatana Dharma* and have faith in the principle of *dashamamsha*, they may be ready to begin tithing. Once they also feel comfortable and fulfilled with this ancient religious practice and you feel they are ready, let them take their *dashama bhaga vrata*.

Those taking the vow should repeat the paragraph overleaf in the home shrine or temple before God and the Gods, family, *guru* or a respected elder.

Repeat the *dashama bhaga vrata*, the vow to pay religion's dues, three times and create a covenant to tithe.

On the following page is a *vrata* certificate to document the vow-taking. It can be photocopied and enlarged, signed and then framed or kept safely with other valuable papers.

O Divine beings of all three worlds,
let us bring our minds to rest in the darshana of the
Supreme Being, Father, Mother God of all Creation.

Let us meditate on the glory of the Divine
and may we be guided always
along the path of righteousness.



I, _____
[your name]

believe in You, the One Supreme God, and in Sanatan Dharma - Righteous Spiritual Practices. In love and trust I recognize your goodness in providing for my every material and spiritual need. I accept the principal of **dashamamsha** (giving one-tenth of my gross income) as the method by which I may acknowledge my gratitude to you, O God, and share in helping you fulfill and perpetuate your work on Earth. As an act of dedication, I am resolved this day to begin (continue) the regular practice of tithing.

Signed

Date



Projects of the Gayathri Peedam

The Gayathri Peedam in Verulam, South Africa is run by Swami Shankarananda whose sole purpose is to help devotees and students develop Self- and God-Awareness.

"It is my purpose to give you the tools to remember your own divinity, to light your own inner fire. When you want to light something, you must bring it closer to the source, but understand, that if the light is to receive the source, it must be prepared properly and besoaked and oiled."

SWAMI SHANKARANANDA

In addition to running a Divine Mother Gayathri temple and ashram in Verulam and conducting regular traditional Tamil prayers and ceremonies, Swami Shankarananda travels around the country sharing the divine energy of Sacred Mantra Chanting and Crystal Healing with as many communities as possible.

It is Swami's dream to publish the numerous books he is in the process of writing as well as to publish the works of his own guru Swami Murugesu Maharishi. A selection of Swami's recorded discourses is also in production and will be available soon on CD.

As a community service, the Yoga division of the Gayathri Peedam holds regular yoga classes in many areas on a donation-only basis in order to make yoga available to everyone. Yoga is also taught weekly to a class of mentally-impaired children in Assagay with wonderful results, and a project is being developed to make yoga classes available to underprivileged children.

All of these services require funding, and financial aid is a necessity in order that for their ongoing availability.



Freewill Offerings to further the spiritual work of Swami Shankarananda and the Gayathri Peedam of South Africa can be made to:

The Gayathri Peedam of South Africa
First National Bank, Verulam
Account No.: 620 754 401 24
Branch code: 22-02-29

Fundraising Number: 010-137 NPO

All donations are humbly and gratefully accepted.



I embrace and claim a life of abundance ❁ I am surrounded by unlimited abundance ❁ Divine abundance nurtures every part of me ❁ My every desire is fulfilled by the abundant nature of life ❁ Spirit is everywhere present and my source of abundance in all ways ❁ I enjoy an abundance of health, wealth and happiness now.

ABUNDANCE

I take great pleasure in living a life of divine abundance and prosperity ❁ Abundant success and prosperity follow me everywhere I go ❁ My life reflects the abundance of Spirit ❁ I am free and I joyfully recognize the abundant blessings that are mine in this moment ❁ I give thanks today for the divine abundance that is manifesting in my life by my own generosity.