



Svaroopā® Vidya Ashram

The Yoga of Money #6

## Money Is Time

By Swami Nirmalananda

This is Kali Yuga, the fourth age in the life cycle of the universe, as described in India's ancient texts. Often translated as the Age of Darkness, truly this is the Age of Time, meaning that your most limited resource is time. Not only do you have a limited life span, but each day offers you more choices than time available to use them. You can never do it all!

When you look at money through your "yoga eyes," you see that money is actually a measurement of time. Money does not define your worth to society. It is not a measurement of your intelligence or beauty. Money is not a way to evaluate how much others love you. It does not measure whether your work is more important than someone else's; if it did, mothers and teachers would be highly paid for their critically important work.

I recently attended a community event in the Ashram neighborhood, beginning to meet our wonderful neighbors. The hostess asked everyone to bring a dessert. The tables were laden with many wonderful and yummy things, including a beautiful carrot cake. The donor of the cake confessed to me that it came from the local bakery, as their carrot cakes were the best! Of course, I had to test that theory. After one taste, I agreed with his expert assessment. But I also knew that he and his wife had decided to spend money, instead of spending time in preparing their contribution to the feast.

You can buy a bouquet of flowers at a nearby store to give to a friend, or you can spend months planting and tending a garden so that you can give homegrown flowers. When I was a child, my mother made most of my clothes while my friends had store-bought clothes. She spent her time instead of spending money, though I confess that I didn't always appreciate it. Eating out, buying your salad mixings already cleaned and chopped, having someone clean your home or wash your car for you, and taking your pet to the groomer are other time savers that cost you money. You spend time or money; they are interchangeable.

This is also true when you look at your income. When you work more hours, you make more money. Of course, your per-hour rate makes a difference, but your willingness to invest more time in your income-producing activities provides a reliable boost to your income. We usually say it this way, "Time is money," but it is also true when you turn the phrase around, "Money is time."

Many generous yogis have contributed to the Ashram's new home, by donating their money as well as by donating their time. Financial contributions from individuals have come in amounts from \$5 to thousands of dollars per person, as well as products and supplies that are helping us create our new home. In addition, many sevites have offered their time, some coming to work for a few hours while others stayed for many days – and their gift of time has significantly reduced our remodeling costs. Essentially, they gave the equivalent of money by giving their time. Money is time.

When you receive money from someone, because you earned it or as a gift, you know that it took time to produce that sum. There are even economic scales that evaluate different economies by asking, "How many minutes of work does it take to pay for a loaf of bread or a pair of shoes?" If you open your wallet and look at a \$20 bill, it is a measurement of time just as much as a clock. That piece of paper used to be exchangeable for an equivalent amount of gold, but now it is exchangeable for a certain amount of time. Whether you buy 2 hours at a movie theater, 90 minutes in a yoga class, or use it for a manicure or pedicure, money is time.

The yogis who offer seva create the time in their life for this wonderful gift. Some are doing so because they have lots of available time; others are prioritizing their seva over other things that they need or want to do. Yet the same thing is true of the yogis who send their support in dollars: some of them are

giving from their readily available funds while others are prioritizing their donation amongst other things that they need or want to do.

As a yogi, your practices are expanding your ability to live your life consciously. You progressively make your choices from a place of clarity, understanding the multiple levels hidden within each decision. Understanding what money really is can help you place it in perspective in your life. Money is time.

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