

What Is True for *Me* About Prosperity?

A Personal Workbook

Developed by Reverend Jane Beach

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A Personal Workbook

Dear Friend,

This course is about honoring your relationship with yourself, with your God, and with your beliefs about prosperity. There are no right or wrong answers; instead this is meant to be a journey into your own mind and heart. You are star of the show, the hero of the story, no matter what your story looks like. What matters is what *you* think.

“What is True for *Me* About Prosperity?” is designed as a personal workbook, a journal in which to contemplate *your* thoughts, opinions, questions, revelations, and everything that comes in-between. You will read articles that present ideas for you to consider, followed by questions that ask you to reach deep inside yourself to discover what *you* truly believe about prosperity (wealth), the abundance of the Universe, and your worthiness and willingness to receive it.

It is my great joy to walk alongside you, honoring every step you take, even when it's messy. I have found that “messy” is often a precursor to awakening! Your journey is perfect, just as it is.

With gratitude and love,

Jane

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What Is True for *Me* About Prosperity?

A Personal Workbook

- ♥ Week 1 Choosing Prosperity
- ♥ Week 2 Choosing Self-Worth
- ♥ Week 3 Letting Go of the Old
- ♥ Week 4 Walking through Fear
- ♥ Week 5 Trusting the Universe
- ♥ Week 6 Co-creating Abundance
- ♥ Week 7 Gratitude and Money
- ♥ Week 8 Accepting Prosperity

Class Agreements

Attendance and Active Participation

This course is about you. Your willingness to deepen your personal understanding of who you are – and what *you* believe is true – has brought you to this class. Therefore, attendance and active participation are the foundation of the journey, crucial for the experience that lies ahead.

Workbook Writing

The best way to move through your workbook is to first read the title page and then all the articles for that week. This gives you an idea of the overall concepts being presented. You can bet that ideas and insights will start percolating! Then go back and do the written work, giving it your undivided time and attention.

Spend quality time writing down your thoughts and feelings about each article in the workbook. Don't just answer in phrases – write down full sentences that convey your thoughts. Not only does this deepen your personal unfolding experience, it also helps you express your perspective during class dialog.

You will get as much out of this class as you put into it, so bring yourself wholly into the experience. You will be glad you did!

Final Project Thought Paper: “What is True for Me About Prosperity?”

Your final project is an oral presentation of a thought paper entitled, “What Is True for Me About Prosperity?” After thoughtfully exploring your opinions and insights throughout the course of this class, this is your opportunity to pull it all together. You may want to consider such questions as:

- What have I learned about myself and my relationship to money?
- What have I learned about my willingness to prosper?
- What have I learned about my faith and my relationship with the God of my understanding?
- What have I learned about how I use Universal Laws?
- How have I changed? Why do I think the changes have taken place? What has been the result?
- What do I most appreciate about my life?

Your Thought Paper will last five minutes and will be presented on the last night of class. You can read your paper or talk about it. Optional: You may also include drawings, photos, poems or any other visual representation of your experience of what is true about you.

The Importance of Sharing

You will find that sharing your insights and experiences and learning from others is an important part of the class. The purpose of sharing is multifaceted. It provides an opportunity to share from your own experience, to develop the ability to listen and really hear other people, and to benefit from their sharing.

Guidelines for Sharing

Confidentiality

- What is said in class stays in class.
- What is said in the small break-out groups stays within that group. When you share with the whole group, share your insights only, instead of the revelation of someone else in the small group.

Sharing with respect

- Speak about your own feelings and experiences and not about what someone else has shared as their feelings or experiences.
- Actively listen while another person is sharing, and then refrain from commenting or giving advice (no “fixing”).
- Once a person has shared, the response of the others in the group is “Thank you.” Then the next person shares. Saying “Thank you” pulls attention back to the person who has shared and helps keep the tendency to comment and “fixing” at bay.
- Respect the rights of others and share one time only in each sharing opportunity. If you later remember something wonderful you intended to share, wait until everyone else has had a turn to share.
- Be sensitive to the amount of class time you spend sharing. If sharing is easy for you, hold back in order to allow time for others. If sharing is more difficult, learn to speak up and share yourself.

There's enough for everyone. If you believe it, if you can see it, if you act from it, it will show up for you. That's the truth.

– Michael Beckwith

Week 1

Choosing Prosperity

So long as we believe in our heart of hearts that our capacity is limited and we grow anxious and unhappy, we are lacking in faith. One who truly trusts in God has no right to be anxious about anything.

– Paramahansa Yogananda

This Week

This week we become aware of the close ties of faith, self-worth and prosperity. The more we see ourselves as worthy (for no other reason than we are in integral part of the tapestry of the Universe), the more we open to the abundance that is all around us, enough for everyone. This week we honor our self, our walk with our Higher Power, and our willingness to choose prosperity.

The economy is little more than a barometer that registers the highs and lows of consciousness.

– Eric Butterworth

Yours is the energy that makes your world. There are no limitations to the self except those you believe in.

- Jane Roberts

You have greatness within you; you just haven't discovered it. That's poverty.

- Suze Ormon



What is true for *me* about *choosing* prosperity?

This is my opportunity to consider what is true for *me* about actually *choosing* prosperity. Do I really choose it or do I unconsciously push it away? Do I truly believe it is possible for me to live an abundant life, or do I play small in my own mind? Do I consider myself worthy of everything I desire, or might something be holding me back?

Knowing that this is my personal workbook with no right or wrong answers, I use these two pages for some beginning thoughts about choosing prosperity today.

Choosing prosperity today (continued)



Knowing God is Real

By Jane Beach

Before I knew that God was real, money was just money. When there was enough money, things were good. When there wasn't enough money, it was scary.

In 1998, I had an experience of God that changed everything. I went from being a life-long atheist to turning to the presence and power of the greatest Love of all ... the God of my understanding ... the Beloved. The moment I recognized that what I was experiencing was what people called God, I knew I had been loved without condition my whole life, no matter what I ever said or did, and that this great Love had just been waiting for me to notice it. My realization was simple, and yet it changed everything.

I experienced the Beloved as energy – powerful, tender, strong, and comforting all at the same time. It was energy I could sense, feel, and know it knew me intimately. The Beloved knew what I needed even when I didn't know, and that's what it gave me. When I was afraid, I got enough courage to walk through my fears in order to stand up for myself, to say no to what I didn't want to do and yes to what I did want to do, stepping out into my life in a new way. Did I know what I was doing? No. However, I quickly learned that this loving Presence was trustworthy, and that I would know what to do as I went along and allowed myself to be guided, so I just put one foot in front of the other and *started*.

In all of it, the Beloved's message was clear: *I was worth everything I ever wanted, and my life was meant to be happy*. It had nothing to do with what I accomplished; only with knowing I was cherished by a God that adored me. Period. And if this is true for me, it's true for you, too. You do not need to prove that you are worthy; you already are worthy, just because you exist. There are no favorites with Divine Love – we are all God's beloved ones.

My life was a whirlwind of change after discovering God was real: I was finally brave enough to leave my 30-year marriage. The next year I left my very comfortable 20-year teaching career, and following many twists and turns, became a minister. I was often afraid about money. At the same time, I knew that the Beloved would take care of me. My job was to pay attention to divine guidance and have the nerve to act on it. And I was always okay.

In 2007 I was hired as minister of Conscious Living Center in Mt. View, California. They were about to call it quits and close their doors. Down to twelve people, they had prayed about what to do next, *Do we stay the course or do we let it go?* That's when I entered the picture. It was a huge God-thing! I *knew* I was supposed to be their minister! They explained that they had only enough money saved to pay me \$1,200 a month for a few months. I replied that I had just spent nine years trusting my Higher Power, learning to follow its lead, and that same Higher Power led me to them. I didn't have the slightest

concern about money – *I knew I would be okay!* I had practiced trusting God for nine years, and my faith had become Life's greatest gift to me.

Here's what happened within three weeks after assuring the Board of Trustees that I knew that my God would take care of me:

- Unbeknownst to me, I was part of a dear friend's will. She left me \$10,000, which enabled me to tithe \$1,000 my first Sunday as minister of Conscious Living Center.
- I received a letter from the state teacher's retirement program saying they had underpaid me the last three years. I received a monthly increase of \$200 and a check for \$3,500 back pay.
- One of my articles was published in the *Science of Mind Magazine*, for which I was paid \$200.
- My escrow account for property taxes was overpaid by \$250 and I received a check for that.
- My car insurance went down \$7.
- A friend who wore the kind of clothes I loved decided to change styles. She asked if I wanted to go shopping in her closet. I walked away with a free carload of gorgeous clothes and jewelry.

Each time unexpected income showed up, I emailed my new Board to tell them about it, explaining that this is the way God works in my life, that following God's lead is safe, and that we will be okay. Soon there was a shift in consciousness at the Center, a growing faith that was sure and real. We, as a glorious God-led team, witnessed abundance at Conscious Living Center right away, and we have gratefully stayed in that flow.

Today my life is joyful, fulfilled and prosperous. It is because I know that:

- ♥ The God of my understanding is real.
- ♥ The God of my understanding is trustworthy.
- ♥ I am loved unconditionally for who I am.
- ♥ My life is meant to be happy.

If this is true for me, it's true for you. The Beloved doesn't play favorites. As we explore your thoughts about money during this course, a large part of the course will be about your relationship with the God of your understanding and your feelings of self-worth. Choosing prosperity is about choosing *yourself*. Prosperity is there if you are ready to create a container of worthiness to hold it. The container of worthiness is *your life*. Remember, once you know how loved you are, everything else takes care of itself, including finances. You are meant to be happy.

At this time, what is true for *me* about the God of my understanding?

At this time, what is true for *me* about the God of my understanding? (continued)

Do I believe the God of my understanding is trustworthy?

Was there a time when I truly trusted my Higher Power? What is important to remember about that time?

Can I believe that I'm loved unconditionally just for who I am, that I don't have to prove anything to anyone, including God?

Do I truly believe my life is meant to be happy?

Could it actually be possible that by trusting the God of my understanding and knowing that I am worthy of being happy, that prosperity will show up in my life? Why or why not?

Deserving

From *You Can Heal Your Life*

By Louise Hay

If we do not accept the idea that we “deserve” to prosper, then even when abundance falls in our laps, we will refuse it somehow. Look at this example:

A student in one of my classes was working to increase his prosperity. He came to class one night *so* excited, for he had just won \$500. He kept saying, “I don’t believe it! I never win anything.” We knew it was a reflection of his changing consciousness. He still felt he did not really deserve it. Next week he could not come to class, as he had broken his leg. The doctor bills came to \$500.

He had been frightened to “move forward” in a new “prosperous direction” and felt undeserving, so he punished himself in this way.

Whatever we concentrate on increases, so don’t concentrate on your bills. If you concentrate on lack and debt, then you will create more lack and debt.

There is an inexhaustible supply in the Universe. Begin to be aware of it. Take the time to count the stars on a clear evening, or the grains of sand in one handful, the leaves on one branch of a tree, the raindrops on a windowpane, the seeds in one tomato. Each seed is capable of producing a whole vine with unlimited tomatoes on it. Be grateful for what you do have, and you will find that it increases. I like to bless with love all that is in my life now – my home, the heat, water, light, telephone, furniture, plumbing, appliances, clothing, transportation, jobs – the money I do have, friends, my ability to see and feel and taste and touch and walk and to enjoy this incredible planet.

Our own belief in lack and limitation is the only thing that is limiting us. What belief is limiting you?

Do you want to have money only to help others? Then you are saying you are worthless.

Be sure you are not rejecting prosperity now. If a friend invites you to lunch or dinner, accept with joy and pleasure. Don’t feel you are just “trading” with people. If you get a gift, accept it graciously. If you can’t use the gift, pass it on to someone else. Keep the flow of things moving through you. Just smile and say “Thank you.” In this way you let the Universe know you are ready to receive your good.

Make Room for the New

Make room for the new. Clean out the refrigerator; get rid of all those little bits of stuff wrapped in foil. Clean out your closets; get rid of all the stuff you have not used in the last six months or so. If you haven't used it in a year, definitely get it out of your home. Sell it, trade it, give it away, or burn it.

Cluttered closets mean a cluttered mind. As you clean the closet, say to yourself, "I am cleaning out the closets of my mind." The Universe loves symbolic gestures.

The first time I heard the concept, "The abundance of the Universe is available to everyone," I thought it was ridiculous.

"Look at all the poor people," I said to myself. "Look at my own seemingly hopeless poverty." To hear, "Your poverty is only a belief in your consciousness" only made me angry. It took me many years to realize and accept that I was the only person responsible for my lack of prosperity. It was my belief that I was "unworthy," and "not deserving," that "money is difficult to come by," and that "I do not have talents and abilities," that kept me stuck in a mental system of "not having."

MONEY IS THE EASIEST THING TO DEMONSTRATE! How do you react to this statement? Do you believe it? Are you angry? Are you indifferent? Are you ready to throw this book across the room? If you have any of these reactions, **GOOD!** I have touched something deep inside you, that very point of resistance to truth. This is the area to work on. It is time to open yourself to the potential of receiving the flow of money and all good.

Love Your Bills

It is essential that we stop worrying about money and stop resenting our bills. Many people treat bills as punishment to be avoided if possible. A bill is an acknowledgment of our ability to pay. The creditor assumes you are affluent enough and gives you the service or the product first. I bless with love each and every bill that comes into my home. I bless with love and stamp a small kiss on each and every check I write. If you pay with resentment, money has a hard time coming back to you. If you pay with love and joy, you open the free-flowing channel of abundance. Treat your money as a friend, not as something you wad up and crush into your pocket.

Your security is not your job, or your bank account, or your investments, or your spouse or parents. Your security is your ability to connect with the cosmic power that creates all things.

I like to think that the power within me that breathes in my body is the same power that provides all that I need, and just as easily and simply. The Universe is lavish and abundant, and it is our birthright to be supplied with everything we need, unless we choose to believe to the contrary.

I bless my telephone with love each time I use it, and I affirm often that it brings me only prosperity and expressions of love. I do the same with my mail box, and each day it is filled to overflowing with money and love letters of all kinds from friends and clients and far-off readers of my book. The bills that come in I rejoice over, thanking the companies for trusting me to pay. I bless my doorbell and the front door, knowing that only good comes into my home. I expect my life to be good and joyous, and it is...

Rejoice in Others' Good Fortune

Don't delay your own prosperity by being resentful or jealous that someone else has more than you. Don't criticize the way they choose to spend their money. It is none of your business.

Each person is under the law of his or her own consciousness. Just take care of your own thoughts. Bless another's good fortune, and know there is plenty for all...

Visualization – Ocean of Abundance

Your prosperity consciousness is not dependent on money; your flow of money is dependent upon your prosperity consciousness.

As you can conceive of more, more will come into your life.

I love the visualization of standing at the seashore looking out at the vast ocean and knowing that this ocean is the abundance that is available to me. Look down at your hands and see what sort of container you are holding. Is it a teaspoon, a thimble with a hole in it, a paper cup, a glass, a tumbler, a pitcher, a wash tub, or perhaps you have a pipeline connected to this ocean of abundance? Look around you and notice that no matter how many people there are and no matter what kind of container they have, there is plenty of everyone. You cannot rob another, and they cannot rob you. And in no way can you drain the ocean dry. Your container is your consciousness, and it can always be exchanged for a larger container. Do this exercise often to get the feeling of expansion and unlimited supply...

Rejoice in the Small, New Beginnings

When we work toward increasing prosperity, we always gain in accordance with our beliefs about what we deserve. A writer was working to increase her income. One of her affirmations was, "I am making good money being a writer." Three days later, she went to a coffee shop where she often had breakfast. She settled into a booth and spread out some paper she was working on. The manager came over to her and asked, "You are a writer, aren't you? Will you do some writing for me?"

He then brought over several little blank tent signs and asked if she would write, “TURKEY LUNCHEON SPECIAL, \$3.95,” on each card. He offered her a free breakfast in return.

This small event showed the beginning of her change in consciousness, and she went on to sell her own work.

Recognize Prosperity

Begin to recognize prosperity everywhere, and rejoice in it. Reverend Ike, the well-known evangelist from New York City, remembered that as a poor preacher he used to walk by good restaurants and home and automobiles and clothing establishments and say out loud, “That’s for me, that’s for me.” Allow fancy homes and banks and fine stores and showrooms of all sorts – and yachts – to give you pleasure. Recognize that all this is part of YOUR abundance, and you are increasing your consciousness to partake of these things if you desire. If you see well-dressed people, say, “Isn’t it wonderful that they have so much abundance? There is plenty for all of us.”

We don’t want someone else’s good. We want to have our *own* good.

And yet we do not own anything. We only use possessions for a period of time until they pass on to someone else. Sometimes a possession may stay in the family for a few generations, but eventually it will pass on. There is a natural rhythm and flow of life. Things come, and things go. I believe that when something goes, it is only to make room for something new and better.

Accept Compliments

So many people want to be rich, and yet they won’t accept a compliment. I have known many budding actors and actresses who want to be “stars,” and yet they cringe when they’re paid a compliment.

Compliments are gifts of prosperity. Learn to accept them graciously. My mother taught me early to smile and say, “Thank you” when I received a compliment or gift. This advice has been an asset all my life.

It is even better to accept the compliment and return it so the giver feels as though he or she has received a gift. It is a way of keeping the flow of good going.

Rejoice in the abundance of being able to awaken each morning and experience a new day. Be glad to be alive, to be healthy, to have friends, to be creative, to be a living example of the joy of living. Live to your highest awareness. Enjoy your transformational process.

I am going to re-visit some of Louise Hay’s key points to find out what is true for *me* about what she says.

“Our own belief in lack and limitation is the only thing that is limiting us. What belief is limiting you?”

What is true for *me* about my limiting beliefs?

“Whatever we concentrate on increases, so don’t concentrate on your bills. If you concentrate on lack and debt, then you will create more lack and debt.”

What is true for *me* about this statement? What have I been concentrating on?

“Make room for the new. Clean out the refrigerator; get rid of all those little bits of stuff wrapped in foil. Clean out your closets; get rid of all the stuff you have not used in the last six months or so. If you haven’t used it in a year, definitely get it out of your home. Sell it, trade it, give it away, or burn it.

“Cluttered closets mean a cluttered mind. As you clean the closet, say to yourself, ‘I am cleaning out the closets of my mind.’”

What is true for *me* about clutter? How can I make way for the new?

“MONEY IS THE EASIEST THING TO DEMONSTRATE!”

What is true for *me* about this statement? Why do I think this is so?

“It is essential that we stop worrying about money and stop resenting our bills.”

What is true for *me* about worrying about money and resenting my bills?

“Don’t delay your own prosperity by being resentful or jealous that someone else has more than you.”

What is true for *me* about rejoicing in another’s abundance?

“I love the visualization of standing at the seashore looking out at the vast ocean and knowing that this ocean is the abundance that is available to me. Look down at your hands and see what sort of container you are holding. Is it a teaspoon, a thimble with a hole in it, a paper cup, a glass, a tumbler, a pitcher, a wash tub, or perhaps you have a pipeline connected to this ocean of abundance? Look around you and notice that no matter how many people there are and no matter what kind of container they have, there is plenty of everyone. You cannot rob another, and they cannot rob you. And in no way can you drain the ocean dry. Your container is your consciousness, and it can always be exchanged for a larger container.”

What is true for *me* about the container I am holding?

“When we work toward increasing prosperity, we always gain in accordance with our beliefs about what we deserve. A writer was working to increase her income. One of her affirmations was, “I am making good money being a writer.” Three days later, she went to a coffee shop where she often had breakfast. She settled into a booth and spread out some paper she was working on. The manager came over to her and asked, ‘You are a writer, aren’t you? Will you do some writing for me?’

“He then brought over several little blank tent signs and asked if she would write TURKEY LUNCHEON SPECIAL, \$3.95, on each card. He offered her a free breakfast in return.

“This small event showed the beginning of her change in consciousness, and she went on to sell her own work.”

What is true for *me* about rejoicing in small, new beginnings?

“Begin to recognize prosperity everywhere, and rejoice in it.”

What is true for *me* about recognizing prosperity everywhere and rejoicing in it?

“Compliments are gifts of prosperity. Learn to accept them graciously.”

What is true for *me* about accepting compliments graciously?

“Rejoice in the abundance of being able to awaken each morning and experience a new day. Be glad to be alive, to be healthy, to have friends, to be creative, to be a living example of the joy of living. Live to your highest awareness. Enjoy your transformational process.”

What is true for *me* about these statements?



Deserving Prosperity

From *You Can Heal Your Life*

By Louise Hay

In the infinity of life where I am, all is perfect, whole, and complete.
I am one with the Power that created me.

I am totally open and receptive to the abundant
flow of prosperity that the Universe offers.
All my needs and desires are met before I even ask.
I am Divinely guided and protected,
and I make choices that are beneficial for me.
I rejoice in others' successes,
knowing there is plenty for us all.

I am constantly increasing my conscious awareness of abundance,
and this reflects in a constantly increasing income.
My good comes from everywhere and everyone.

All is well in my world.



Workbook Studies for Week 2

WRITING

- ♥ **Week 1 Workbook:** Finish reading and responding to the Week 1 articles and exercises.
- ♥ **Week 2 Workbook:** Read and respond in writing to the Week 2 articles and exercises.
- ♥ Please be ready to share your thoughts, ideas, and revelations for all your writings in class.

The easiest thing to be in the world is you. The most difficult thing to be is what other people want you to be. Don't let them put you in that position.

- Leo Buscaglia

Week 2

Choosing Self-Worth

Your whole idea about yourself is borrowed - borrowed from those who have no idea of who they are themselves.

- Osho

This Week

This week we consider what we believe is true about our own self-worth. With a combination of honesty and compassion, we take a look at how we move through the world today. Are we honoring our worth or trying to be what someone else thinks we should be? Are we living from our history or from our potential? With loving-kindness, we acknowledge where we are today, and choose our next steps.

You who perceive yourself as weak and frail, with futile hopes and devastated dreams, born but to die, to weep and suffer pain, hear this: All power is given unto you in earth and heaven. There is nothing you cannot do.

- A Course in Miracles

Our history is not our destiny.

- Alan Cohen

Success is liking yourself, liking what you do, and liking how you do it.

- Maya Angelou



What is true for *me* about *choosing* self-worth?

This is my opportunity to consider what is true for *me* about my own self-worth. What do I believe about my worthiness? Do I think I must prove my worth, or am I good enough just because I exist? Are there any old beliefs that keep me from accepting myself as I am? If so, am I willing to take another look at them in order to *choose* my own self-worth?

Knowing that this is my personal workbook with no right or wrong answers, I use these three pages for some beginning thoughts about choosing self-worth today.

Choosing self-worth today (continued)

Choosing self-worth today (continued)



Will This Choice Propel Me Toward an Inspiring Future or Will It Keep Me Stuck in the Past?

From *The Right Questions*

By Debbie Ford

Every choice we make leads us in one of two directions. We are headed either toward a future that inspires us or toward a past that limits us. When we're moving in the direction of our deepest desires, we feel the support of the entire universe behind us, and we are inspired by our lives. Our excitement wakes us up in the morning and gives us the motivation and energy we need to forge ahead.

It doesn't matter what our vision is – whether it's to make a million dollars, to spread love to the neighborhood kids, to introduce a new law into action, or to become a teacher in middle school. When our actions come straight out of our vision for our lives, we radiate joy and our passion effortlessly carries us through our days.

Making choices that support our dreams gives us a tremendous sense of empowerment and self-esteem. When we see that we are making progress toward what we want out of our lives, we feel powerful, hopeful, and confident. Making choices that move us forward gives us the courage and the confidence to manifest our goals and desires.

On the other hand, choices made from fear keep us tied to the past. Our need for safety, security, and predictability prevents us from stepping outside the reality we know. Afraid of what we might find outside the comfort zone of what is familiar, we stay tied to the past, even when it no longer fulfills us. We are convinced that clinging to what we know will keep us safe, and we fear that leaving our past behind will put us in danger. In other words, the devil we know is better than the devil we don't know.

Our fear of expanding and taking risks causes us to believe that our dreams are unrealistic or out of reach. Our fears assert that we should be happy with what we've got. However, when we stop believing in ourselves, when we give up hope that we can be anything we want, a part of us begins to die. By depriving ourselves of our right to dream, to remember what we truly desire, we slowly lose our connection to our highest self. Often we feel that we've tried before and failed, so we're hesitant to try again. Our fear permeates our entire being, paralyzing us, keeping us from moving forward.

But here is the truth: you are either moving forward or you are moving backward. There is no middle ground. You are never stagnating, even if it appears that way at times. Every choice matters. Every choice, even though it might seem minor or inconsequential, is leading you in a particular direction. Even making the choice to do nothing at all will have an effect on your life. It's still a choice.

It's easy to see how the big choices shape our lives and our destinies. It's easy to deceive ourselves into believing that the small choices don't matter that much. But a hundred small choices in the wrong direction can add up to a lifetime where our dreams are always one step in front of us. If we can't fathom the consequences of not returning a phone call or paying our bills late, we just need to ask the first part of this Right Question: "Will this choice propel me toward an inspiring future?" If the answer is no, we must assume that our choice is leading us in the opposite direction.

Jim Rohn, the author of *Five Major Pieces to the Life Puzzle*, says, "Failure is not a single cataclysmic event. We do not fail overnight. Failure is the inevitable result of an accumulation of poor thinking and poor choices. To put it more simply, failure is nothing more than a few errors in judgment repeated every day." So why are so many of us unaware of the choices we make each day that move us away from our goals rather than closer to them? Why do we continue repeating behaviors day after day that no longer serve us? Because, as Rohn says, "the joy of the moment wins out to the consequences of the future." Since many of our behaviors go unrecognized, not only by ourselves but also by those around us, we assume they just don't matter. But they do. No action, no matter how small or seemingly inconsequential, goes unnoticed. Even if we think we're getting away with something, the universe knows the truth, and, deep down, so do we. We can go on for years fooling ourselves that we are headed in the direction of our dreams. But the state of our current affairs reflects the truth about our choices. In other words, the proof is in the pudding.

Marcus is a charming man in his late thirties who has built a successful career as a fitness trainer. Although Marcus is great at what he does and enjoys his work, his deeper dream is to be an actor. Marcus is passionate about the arts and loves the way acting makes him feel. Committed to following his passion, Marcus attends acting classes and takes parts in local plays. He is a talented performer who always receives great reviews for his work. He says that he never feels as alive as he does when he's onstage. After years of seeing his acting as nothing more than a hobby, Marcus decided to slowly phase out of being a fitness trainer and devote himself to pursuing a full-time acting career.

But four years later, Marcus is further away from living his dream than ever. Despite his goal of becoming a professional actor, Marcus's action and behaviors have clearly kept him stuck in the past, and have not moved him toward the future he longs for. I asked Marcus to make a list of all the daily choices he makes that lead him away from his goal. His list looked like this:

- I take on new clients all the time, leaving myself little time to pursue my acting career.

- I spend more than I earn every month, which makes it necessary to take on new clients to cover my overhead.
- I spend more time and energy developing my physical body than I do developing my craft.
- I listen to my internal dialogue, which tells me it's too hard and I am too old.
- I enroll in courses to develop my skills as a personal trainer instead of enrolling in acting classes to improve my performing skills.

Marcus justifies his choices by telling himself that he needs his fitness practice to fall back on in case his acting career doesn't work out. But having one foot in the boat and one foot onshore has kept Marcus's dreams on hold. With each day that passes he feels more momentum drawing him toward the past and away from the future.

Our minds are tricky. Most of us continue to fool ourselves day after day. The ability to rationalize behavior that goes against what we want in life might be our biggest curse, because it makes us masters at justifying our action. By asking ourselves each day this Right Question – “Will this choice propel me toward an inspiring future or will it keep me stuck in the past?” – we get a fixed compass with which to monitor the direction of our lives. The moment we ask it, our eyes open. Then we can start to recognize how many of the choices that we make daily, weekly, and monthly are moving us toward our desired goals and how many send us sailing off course.

Bill had done very well for himself in his career as a senior corporate executive. By the age of fifty he had accomplished many of his professional goals and had acquired all the status, money, and accoutrements associated with success. But each morning as he pulled himself out of bed he became increasingly aware that there was something missing. Bill had no passion. Truth be told, it had been years since Bill had felt any enthusiasm about his job, but he stayed with it because it was what he knew and it felt safe. It may not have been what he wanted, but Bill decided it was better than the unknown. He went to work with the nagging awareness that he was doing nothing at all in this life that helped his fellow human beings. He ached inside to make a contribution.

Bill had long dreamed of working with an organization that was making a difference in the world. For years he had told himself that the time would come when he could pursue his dream. But deep inside Bill feared that if he followed his dream and failed he would be devastated. So he stayed where he was. Still, the conflict between his desire and his fears ate at him more with each passing day.

Bill began looking at his daily choices and asking himself, “Will this action propel me toward an inspiring future or will it keep me stuck in my past?” The jig was up. Bill could no longer postpone the moment of decision. Immediately, he began making choices that were more consistent with the future he desired.

Bill learned about a nonprofit organization whose sole mission was to transform people's lives. He was so inspired by the impact this organization was having on the world that he decided to volunteer his time and energy to serve its mission. He looked for every opportunity to contribute his talents and abilities. He wrote procedural manuals that improved the efficiency of the organization's events. Bill didn't hold back any of his passion or his energy. He immersed himself in the principles of the work itself and took it upon himself to learn all about the organization and its operations.

Bill began to feel a shift in his overall mood and energy. Although he was working more hours – at his regular job during the day and with this organization at night – he actually had more energy, and he felt more alive than he had in years.

In time Bill realized that this was the kind of work he had always longed to do. He initiated conversations with key people in the organization and wrote a proposal showing how his contribution could support its vision. Six months later Bill was offered the job of his dreams. Finally, Bill's desire to lead a more fulfilling life won out. By following his heart and giving up the familiarity of the past, Bill created a life for himself that he never dreamed possible. His work inspires him and fulfills his longtime yearning to make a difference in other people's lives. He begins each day with a sense of purpose and is energized and excited about his life.

Taking the risk to follow our hearts gives energy to our future and breathes life into our dreams. By stopping and asking ourselves if what we are doing is leading us toward an inspiring future or away from it, we gain the opportunity to remember our visions for our lives. Then we can honestly see how many of our choices are leading us in the right direction and how many are leading us astray.

This question can alter your life in an instant – because as soon as you realize you're headed in the wrong direction, you have the power to make a new choice, a choice that can deliver you the life you desire.

This week, as I go about my day, I will ask myself the question, “Will this action propel me toward an inspiring future or will it keep me stuck in my past?” I will write about my thoughts and insights here. If the question caused me to reconsider my action and make a new choice, good for me! I will write about that here, too.

**Will this action propel me toward an inspiring future or will it keep me stuck in my past?
(continued)**

**Will this action propel me toward an inspiring future or will it keep me stuck in my past?
(continued)**

Mixing Friends and Money

From *The Power of Appreciation in Everyday Life*

By Noelle C. Nelson

You're a good-humored, laid-back kind of person, so you don't "keep score" or pay too much attention to who's paying for what when you're out with your friends. But lately you can't help but notice – with one friend in particular – that you're always the one footing the bill. You mention it to him, and he apologizes. Your friend says he's going through a rough patch financially at the moment, and if you'd rather just not get together for a while, he'll understand. Well, you don't want that, and you certainly don't want to seem stingy. After all, who hasn't been through a rough patch?

You spring for your next few outings, no problem. Which would have been fine, except last night he started going on about this whoop-dee-do new computer he just bought. That stings, so you say, "I thought you were broke."

"It's for work, for crying out loud – how can you be so petty?" he shoots back. You wonder, "Am I being petty?"

Or maybe you're not so laid-back – you have a family or obligations, and you're on a budget. You're careful with your dollars, you plan what you can spend where, and an outing is a big deal to you. One of your other friends is always short almost every single time you go out. It's not much - \$5 here, \$7 there – but it adds up over time. You'd like to call her on it, but she always has a good excuse: "Oh, the ATM wasn't working, and this is all the cash I have on me"; or, "I didn't want to be late for us, I know how you hate it when people are late"; or, "I'll pay you back next time" (which she usually forgets to do). You feel resentful, but how can you get upset over \$5 or \$7 or even \$10? Aren't friendships supposed to be about caring and sharing? You feel guilty for feeling resentful. How can you say anything? It seems too darn petty.

Sharing your feelings is never petty. Being willing and able to share your feelings is one of the most important elements of a friendship. If you're uncomfortable with how money is being handled in your friendship, whether it's you picking up the tab more often than feels good to you or picking up the slack for a friend who's always short, talk with your friend about your feelings.

Say, for example, "I'm feeling uncomfortable with being responsible for all our outing expenses. If you're still financially strapped, how about we come up with some things to do together that won't cost any money?" There are always things to do that are free of charge or close to it: you can take walks together, sit over a cup of coffee, visit art galleries, or go root for your local high-school athletics. Or, for your friend who relies too heavily on you to

make up the difference, say, “I’m feeling uncomfortable with spending more than I’ve budgeted. My finances just can’t handle it. What can we do so that I stay within my budget and you’re okay with your share of the bill?”

If your friend doesn’t want to hear about it, then your feelings aren’t being respected. There is no “right” or “wrong” about who picks up the tab, but there is what’s comfortable for each of you and what isn’t. If your friend isn’t willing to genuinely discuss the matter, it’s not a good sign.

Whether it be a friendship or a marriage, any relationship in which the people involved can’t discuss their feelings together isn’t going to have much depth to it. If your friend listens to you, apologizes, but doesn’t change their behavior, well, once again, your friendship may not be all that you thought it was. If, however, your friend says, “Gosh, I’m sorry, I didn’t realize you were that uncomfortable. Sure, let’s meet for coffee over at that new art gallery,” or, “It’s a bad habit, my never checking my wallet ahead of time. I’ll pay more attention next time,” and follows through, why then you have a true friend.

What a joy!

Do I see myself in this article? If so, how?

What does respecting my feelings have to do with money?

Forgiveness and Financial Debt

From *The Four Spiritual Laws of Prosperity*

By Edwene Gaines

Forgiveness is a wonderful gift that will help you achieve greater serenity and peace of mind. But the rewards you get from it are not just emotional; they are financial, too. For example, some of you reading this book may be in debt. Well, you're not going to get out of debt until you learn how to forgive. It's okay to consider transferring balances to a credit card with a lower interest rate or mortgaging your home. However, if there is any debt in your life and you want to get out of debt, the quickest way to do so is to forgive.

Let me give you an example from my own life. My former husband, when he walked out of me, left me with \$60,000 worth of debt on credit cards in my name that I did not know existed. After I overcame the shock and fury that I was now \$60,000 in debt, and once I had stewed about it for a couple of days, I realized that being angry was not going to get me out of this crisis.

The first thing I did was to acknowledge the role I had played in the situation. The credit cards were in my name, and the reason I did not know about them was that I had not paid attention to all the bills that were arriving in the mail. Since I had let him pay them while I went on my merry way, I had to acknowledge that I was partly responsible for the mess I now found myself in.

Up to that point I had a wonderful credit rating, and I wanted to keep it that way, so I decided to take responsibility for those debts. I asked God to please help me repay them, and I trusted that with God's help I would find a way to pay the credit cards off. (I could have made my ex pay them, and my attorney certainly wanted me to, but I knew that would keep the battle going on between us, and I did not want my life to be consumed by being at war with this man.)

One day around that time, I was clearing out the basement, and I found a box with some of my ex-husband's things in it. And one of those things was a journal.

Well, I gave into temptation and read that journal, and I'm very sorry that I did because he wrote some very nasty and cruel things about me in it. They were written during a time that he was buying me jewelry and sending me flowers, and during a time that I really believed he loved me. I thought what he wrote was unkind and unfair, and his words wounded me deeply.

It was really devastating, and I did not want to feel that level of pain. I said to myself, "This will not do."

So I took the journal and held a ceremony. I burned the journal, and at the same time I made affirmative prayer statements for his good and blessed him. I thanked God for making him my teacher, and for forcing me to stand in my own truth and strength and integrity.

In other words, I forgave him. I forgave him for leaving me with a debt, and I forgave him for his unkind words, too.

Now as it so happened, for several years previously I had been working with a couple who wanted to sell their business. They would call me every month, we would pray together and do visualization. Well, the very next week after I had my forgiveness ceremony, the couple called me and said, “We’ve sold the business,” and they sent me a tithe for \$20,000. Getting that tithe was the concrete beginning of my being able to forgive my way out of that debt, and in three months I was able to completely pay off the credit cards. While I hope never to be in debt again in my life, if I find myself in that unfortunate position I will sit down and do another careful self-examination to see if there is anyone that I am not forgiving.

(On the subject of debt, let me be clear about one thing. There is a distinction between unsecured financial debt – say, when you’re racking up debt on a credit card with no idea how you’ll pay it back – and what I’ve heard called “the wise use of credit,” such as having a mortgage on a home or taking a student loan so that you can get a good education. If you’re wondering what kind of debt you’re getting into, turn inward. If the debt feels burdensome, it might be due to unwise spending. But if it gives you a sense of security or greater potential for your future, it may well simply be “the wise use of credit.”)

Forgiveness is an act of will: You make yourself do it. You don’t do it because it feels good, or because you want to do it. You do it because the Master told you to do it.

Like many of the other laws in this book, practicing forgiveness is not easy. As is often the case when we make changes in life, we may need to be very patient with ourselves while we learn to practice this new habit. It’s okay to practice it imperfectly. But do practice it, because forgiveness will change your life.

Give yourself the gift of forgiveness so that you, too, may know the great joy that is the result of living without judgment or blame.

What is true for *me* about forgiveness and prosperity?

What is true for *me* about forgiveness and prosperity? (continued)

Who have I forgiven in the past? What was that process like? How was I changed by it?

Will the act of forgiveness propel me toward an inspiring future or will it keep me stuck in my past? What does my answer mean to me personally?



Your Decision!

From *Oh, the Places You'll Go!*

By Dr. Seuss

You have brains in your head.
You have feet in your shoes.

You can steer yourself
any direction you choose.

You're on your own.
And you know what you know.

And YOU are the guy who'll decide where to go.



Workbook Studies for Week 3

WRITING

- ♥ **Week 3 Workbook:** Read and respond in writing to the Week 3 articles and exercises.
- ♥ Please be ready to share your thoughts, ideas, and revelations for all your writings in class.

The Tao Te Ching says, “When I let go of what I am, I become what I might be. When I let go of what I have, I receive what I need.” Have you ever struggled to find work or love, only to find them after you have given up? This is the paradox of letting go. Let go, in order to achieve. Letting go is God’s law.

- Mary Manin Morrissey

Week 3

Letting Go

Renew, release, let go. Yesterday’s gone. There’s nothing you can do to bring it back. You can’t “should’ve” done something. You can only DO something. Renew yourself. Release that attachment. Today is a new day!

- Steve Maraboli

This Week

This week holds an invitation to look at all that we hang onto, and why. What are we willing to consider releasing: our congested calendars, boxes in the garage, piles of papers on our desk, old beliefs that we’ve brought with us from childhood, shame from our actions twenty years ago? This week we begin the shift from hanging on to letting go, knowing the Universe is abundant and we are worthy of every happiness!

The walls we build around us to keep sadness out also keeps out the joy.

- Jim Rohn

Don’t tell me where your priorities are. Show me where you spend your money and I’ll tell you what they are.

- James W. Frick

You walk in the charmed circle of God’s love, and you are divinely irresistible to your highest good now.

- Catherine Ponder



What is true for *me* about letting go?

A lot of trust goes into the act of letting go of my stuff, whether it's recycling objects in my living space, deleting old emails, or making a conscious decision to release the pain that I've carried around way too long. Where am I on this path of letting go, making room for the abundance of good that is waiting to come into my life?

Knowing that this is my personal workbook with no right or wrong answers, I use these three pages for some beginning thoughts about letting go today.

Letting go today (continued)

Letting go today (continued)



How Clutter Chases Money Away

From *Making Room for What Really Matters*
<http://www.unclutter-organize-transform.com/index.html>

By Sue Rasmussen

Most people have significant misconceptions about how clutter control affects them....literally in every area of their lives.

Most of us lead lives with too much clutter, too many obligations, too many activities, too much information, too many emails, text messages and voice mails, and way too much stuff.

When we wake up in the morning, we often feel like we're already behind because we are so overwhelmed.

Whether you have jam-packed drawers or attics, cluttered closets, unwanted gifts you have been given by people you love, things you have been saving 'just in case' or for when your kids grow up, a basement of unfinished projects, or expensive, beautiful things that you no longer use, all of this stuff is no longer serving you.

You may break out in a cold sweat at the very thought of someone dropping in to visit...or maybe it takes you a stressful two weeks just to get ready for planned company.

And when you're a small business owner or entrepreneur, you may also have clients that you don't really like working with, piles of papers covering your desk, overflowing or disorganized filing cabinets, and lots of business building books, tools, and programs that you no longer use – all this stuff is no longer serving you, either.

And that's because when something is no longer serving you and the person you are today (and the person you want to be tomorrow), it is actually holding you back from becoming that person. In that case, every single time, it is clutter (and for most people, it's about 75% of what surrounds them.)

Want more abundance? Bet you didn't know how clutter chases money away!

Imagine yourself, right now, with a tennis ball in your dominant hand (if you have a tennis ball handy, try this for real...the experience will be much more powerful that way).

Next, squeeze the tennis ball as tightly as you can.

Now hold it that way.

Keep holding it.

Yes, keep going.

Still squeezing?

Focus! (I noticed your mind was starting to wander a bit.)

Keep holding on to that tennis ball, and count to 30.

...28, 29, 30...

Starting to get a bit tired?

OK...let go of the tennis ball.

Whew! Now notice how your hand feels. Feel all those tingles? And your forearm probably feels a bit numb by now. You may even have a bit of a headache.

All for a simple exercise of squeezing one little tennis ball. You're constricting the blood flow, tightening your muscles, and blocking your energy from being available for anything else.

That's exactly what happens in your life when you hold on tightly to ANYTHING.

And I do mean *anything*.

If you have debt I'm willing to bet that general clutter is a problem for you too.

- Suze Orman

You may be holding on tightly to stuff in your closet that no longer lifts your energy ("but I may need it someday"). You might be holding on tightly to a particular person in your life, even if that person is not truly supportive of you. You might be holding on to beliefs that are outdated, thoughts that cause you pain, or stress that is keeping you up at night.

And when you hold on tightly to all your stuff, you completely stop the flow of abundance. And that's how clutter chases money away!

When you hold on tightly, you are telling the universe that you don't trust it to provide what you need.

So even if you're doing affirmation after affirmation after affirmation about increasing your

wealth, or using the Law of Attraction to focus on what you want, or putting all of your efforts into creating more for yourself, by holding on tightly you are not allowing that abundance to come into your life.

The easiest way to open up the flow for all the good to come into your life is to simply let go.

Notice where you are holding on tightly.

Listen to what you say...whenever you hear yourself defending why you're keeping something, you can be sure it's clutter.

Anytime you hear yourself giving a list of reasons for keeping something, that's clutter too. Otherwise, you'd simply say you love it, with no need to defend it.

So notice where you are holding on tightly (remember how clutter chases money away?), and practice letting go.

You will be just fine.

And the simple act of letting go (although not always so easy to DO) will open up the flow of abundance in your life.

Am I holding on tightly to stuff in my closet, cupboards, garage, and files that no longer lift my energy? I will make a list of items and the reasons I keep them.

Am I holding on tightly to stuff in my closet, cupboards, garage and files that no longer lift my energy? I will make a list of items and the reasons I keep them. (continued)

Am I holding on tightly to particular person or persons in my life, even if they are not truly supportive of me? I will look at these relationships honestly here.

Am I holding on to beliefs that are outdated, thoughts that cause me pain, or stress that is keeping me up at night? I will give specific examples here.

“Listen to what you say...whenever you hear yourself defending why you're keeping something, you can be sure it's clutter.”

Am I defending my clutter?

“When you hold on tightly, you are telling the universe that you don't trust it to provide what you need.”

What is true for *me* about this statement?

“And the simple act of letting go (although not always so easy to DO) will open up the flow of abundance in your life.”

What next steps am I willing to take?

Dare to Let Go

From *Dare to Be Yourself*

By Alan Cohen

“Whatever I have to let go of, I leave claw marks on!” a woman reported to our workshop group. Everyone in the room laughed at her vivid depiction of her need to learn to release her past more easily. All of us could identify with the need to trust more in letting go of what does not serve us any longer.

It seems that is only when we are up against the wall that we are willing to let go of what the universe is calling for us to release. We try to engineer life into a little box called, “I know what’s going on, and I will struggle with all my energy to keep everything the way I think it should be.” Stubbornly we hold out in painful resistance until it is clear that our way is not working. Then we let the universe have its way, and we see that there was a bigger design than we understood when we looked through the eyes of fear.

Life is a journey to greater love and affection. There really is a plan for our good. As our faith and vision expand, we become more willing to let God handle the show. Instead of struggling to maintain the way it has been – even if that way is not working – we find peace in turning troubling situations over to God. There is a higher power which guides us through rough waters. When we allow Spirit to be our beacon, a tremendous burden is lifted off our shoulders. We find the freedom that we could not know while trying to do it all ourself.

Cut the Sack

The movie *The Mission* depicts the plight of a man who feels tremendous guilt and remorse about a murder he committed. Moreover, he was a slave trader who spent years selling Amazonian Indians into bondage. Upon realizing his errors, he seeks to atone for his sins by suffering, and he devises a scheme to amplify his pain. He throws a huge sack of heavy weaponry over his shoulder and sets out to climb a mountain with rocks beside a towering waterfall. Torturously he ascends, sweating and struggling, feeling that he is paying off his sins with every agonizing step.

When he arrives at the top of the waterfall, he finds waiting for him a band of ferocious-looking Indians – the very tribe from which he had extracted the slaves. The chief, recognizing the man, approaches him with a huge gleaming sharp knife. Certain that this is the moment of his death, the ultimate recompense for his iniquities, the man falls to his knees and awaits the final blow. The Indian steps toward him, raises the knife, and briskly

cuts the bag of penance from his shoulders. Together they watch the sack hurtle into the abyss. He is free.

We are sometimes like that man, bearing a sack of sorrow on our weary shoulders, laboring under a heavy burden of self-inflicted penance. We believe we have sinned or been victimized, and we labor under the bleakness of our thought for hours, days, weeks, years, or lifetimes. Yet all the while it is not a real sin or loss that weighs heavily on our soul, but our thoughts about it. We believe pain will give us atonement, when all it really brings us is more pain. Then we blame God or life for being cruel, when it is but our own mind that has kept us in chains.

We do not need to exact payment from ourself or others for past errors; we just need to let them go. How many times can we relive a personal horror movie before we realize that it is not bringing us peace? There is a way to release yourself from the torment of guilt or sorrow: *Walk out of the theater.* Forget about it. Cast your past into the stream of life, and allow the healing waters to carry your sorrow to God's infinite ocean of forgiving love. There the heart of compassion will take our illusions, touch them with the grace of forgiveness, and return your memories to you transformed with clarity for your healing. Give it all back to God, and be free.

What have I been carrying around that I am now ready to let go?

How might releasing it bring greater self-worth into my life?

How might releasing it bring greater prosperity into my life?

Attending to What We Love

From *How, Then, Shall We Live?*

By Wayne Muller

Attention is a tangible measure of love. Whatever receives our time and attention becomes the center of gravity, the focus of our life. This is what we do with what we love: We allow it to become our center.

What is at the center of your life? Carefully examine where you spend your attention, your time. Look at your appointment book, your daily schedule. These things – these meetings, errands, responsibilities – this is where you dedicate your precious days, hours, and moments. This is what receives your care and attention – and by definition – your love.

What do you notice about those people and things that get your attention? Is this what you wish to love? Are these the people and situations you hope will receive the gift of your life and your companionship? Are these the places you would intentionally choose to offer your love and devotion? Why or why not?

We become what we love. Whatever you are giving your time and attention to, day after day, this is the kind of person you will eventually become. Is this what you want?

To whom and what do I give my attention?

To whom and what do I give my attention? (continued)

Is this what I want? If so, why? If not, why not?

What next steps am I willing to take?



Release

From Unity Village

I give thanks that I easily release those items that are not serving me.

My actions reflect my belief that abundance is inexhaustible.

I joyously lighten my load and circulate surpluses.

'Letting go' strengthens my faith muscle.

I take pride in pruning my possessions,
knowing that this fosters healthy growth in me.

I enjoy the freedom, ease and grace that accompany a simple uncluttered life.

I relax, knowing I have everything I need - when I need to have it.

On the gray issue of keeping or letting go of an item, I decide to decide.

Any gray area decision made becomes the *best* decision
because the matter is behind me!

I model 'letting go' of what I no longer need.

I have faith in others as they master the Law of Circulation
and the skills of letting go.



Workbook Studies for Week 4

WRITING

- ♥ **Week 4 Workbook:** Read and respond in writing to the Week 4 articles and exercises.
- ♥ Please be ready to share your thoughts, ideas and revelations for all your writings in class.

One of the reasons we get very stuck when making jumps in awareness is that we know what we are looking for, but we don't want to risk going into unfamiliar territory to find it. Let there be joy when you step into the unknown. It takes courage. It takes heart--and that is the evolutionary leap.

– Patricia Sun

Week 4

Walking through Fear

Many of our fears are tissue-paper-thin, and a single courageous step would carry us clear through them.

– Brendan Francis

This Week

This week we take an honest, authentic look at our doubts and fears around life and prosperity in particular. Our fears may appear in subtle ways: as the fear of not fitting in, not having friends, not having the right answer, not being good enough, and even as the fear of success. Knowing that the journey is both courageous and gentle, we consider our own process of walking through our fears.

The wise man in the storm prays to God, not for safety from danger, but for deliverance from fear.

– Ralph Waldo Emerson

You are as amazing as you let yourself be. Let me repeat that. You are as amazing as you let yourself be.

– Elizabeth Alraune

To be beautiful means to be yourself. You don't need to be accepted by others. You need to accept yourself.

– Thich Nhat Hanh



What is true for *me* about walking through fear?

How many times has fear stopped me from moving forward? Why is this? When did this start? Have there been times when I've walked through my fear and said yes to what I needed, what I wanted? How did it feel? What was the result?

Knowing this is my personal workbook with no right or wrong answers, I use these three pages for some beginning thoughts about walking through my fears today.

Walking through my fears today (continued)

Walking through my fears today (continued)



God Doesn't Owe, and Neither Do You

From *Enough Already: The Power of Radical Contentment*

By Alan Cohen

*He ... looks the whole world in the face,
for he owes not any man.*

– Henry Wadsworth Longfellow

We live in a society where most people are in debt. Nearly everyone owes lots of money for credit-card bills, car payments, mortgages, and business investments. It is really, really rare that someone in our culture is solvent. Americans currently hold 609 million credit cards, or two for every man, woman, and child in the country. The total amount of personal debt in the United States is \$16 trillion, including \$14 trillion in mortgage debt and \$2 trillion in credit-card debt. The average American home owner owes \$200,000 to mortgage companies, and the average household owes \$16,000 to credit-card companies. The national debt of the United States is \$62 trillion, or \$534,000 for every household in America. Forty percent of the U. S. revenue goes to pay off loans. No wonder people sport bumper stickers proclaiming: I owe, I owe, it's off to work I go." [*Enough Already* was published in 2012.]

Consequently, many people feel burdened by debt. They worry about paying their bills, borrow from one credit card to pay another, and make foolish or illicit deals in hopes of salvaging their finances. The number one cause of arguments in marriages is money. Our individual and collective consciousness about money and debt is crying out for a healing.

While many people feel anxious or desperate about debt and money, there are ways to look at these dynamics that can empower you. Nothing is good or bad in and of itself; *perspective* determines joy or pain. Money is not the root of all evil. Fear is. If you can remove fear and guilt from your relationship with money, all financial transactions, including the experience of debt, will shift ... and serve you.

The Identity Factor

Let's begin with a big-picture shift in your relationship with money. Most people who owe money over a length of time begin to think of themselves as a debtor. They develop the mind-set: *I owe, and I will always owe.* But "As a man thinketh, so shall he be." When you identify yourself as a debtor, you keep creating and attracting experiences that prove your identity. At some point the problem is less that you owe money, and more that you are entrenched in an identity as a debtor.

From a broader perspective, such an identity is false and runs contrary to who and what you really are. As a spiritual being, you are created in the image and likeness of God. Everything God is, you are; and everything God is not, you are not. When you say, “I owe” or “I am a debtor,” you are suggesting that God owes or God is a debtor. This is not true about God, and it is not true about you.

In the world of human interaction, you may have run up debt, but on a broader dimension you are absolutely whole, solvent, and literally as rich as God. The entire universe is your estate, and all the good in it belongs to you. The experience of debt exists only at the surface level of existence. You and your life run so much deeper than your financial situation that what balance sheets say is relatively meaningless. Your spiritual balance sheet takes into account joy, happiness, and inner peace – not dollars. When you shift your vision from what your bank statement says to what your soul statement says, lack and despair dissolve, and abundance is the truth of your life.

If you examine the concept that God could owe, you can see how ludicrous the idea is. What would God owe? Why? To whom? What recourse would some illusory creditor have if God didn't pay? The entire idea is meaningless. All of nature functions on the principle of giving its gifts, not collecting from others. Creation is generous, happy just to be itself, and makes no demands. The sun does not hold the earth in debt; it simply delights to shine on it. Neither do the trees demand a return for the oxygen they provide. Debt exists only in the minds of people, never in nature.

If you would like to offset your identity as a debtor and the experiences that follow in its wake, use this affirmation:

God doesn't owe, and neither do I.

If you declare this statement and recognize its truth, your identity as a debtor will begin to dissolve and your life will mirror solvency, not debt ... supply, not lack. You will think and feel differently about money, and you will see literal, material changes in your prosperity. When you change your mind, everything changes.

At this point you may say, “Well, that's a nice idea, but my landlord will not accept an affirmation in lieu of my rent. He prefers cash.”

Yes, yes, understood. But remember that when you upgrade your mind-set, you set into motion dynamics that transform circumstances. All material change is preceded by consciousness change. The world is an effect more than a cause. This is why most lottery winners revert to their former level of wealth within a short time. Their minds do not have the capacity to hold or manage large sums, so the money goes away. By this same principle many millionaires have lost their net worth, but regained it and more because they live in a wealth mentality. Even though they may experience temporary setbacks, their mind-set re-magnetizes wealth. The source of all wealth is a wealthy mind.

If, while using this affirmation, you don't resonate with the concept of God, substitute "the universe," "life," or "well-being." Don't get hung up on the terminology. It is the *dynamic principle* that counts and works. Don't deny yourself the experience of success because in elementary school a nun slapped your open palm with a ruler. If *you* continue slapping your hand, she wins. If you open your palm to receive wealth, *you* win.

The way to move from debt to solvency is not simply to work harder or move money around. You achieve solvency and surplus by working smarter and moving your thoughts around.

Shining the Light on the Shadow

Financial debt is a symptom of a deeper psychological sense of debt. If you harbor a self-image of guilt or unworthiness, that belief often plays out in your financial life. Many people believe that they are defective and they do not deserve to have what they want. They feel they are less than other people and are indebted to them. They believe they do not have a right to be here and they need others to validate them. They give their power away to other people, and since money mirrors energy flow, currency flows away from them to others.

Religions instill and promulgate this sense of debt by preaching concepts of sin and unworthiness. They tell you that there was something wrong with you before you even emerged from the womb, and you are so intrinsically vile that you need an external redeemer to offset your iniquity. A savior died for your sins, and you gain heaven by the intercession of someone more worthy than you. If you adopt such a belief, you will be playing psychological catch-up ball your entire life. Since money reflects consciousness, you will forever be trying to catch up on your finances.

The cure for debt is to recognize that you deserve enough because you *are* enough. You were created whole and worthy, and so you remain. There is nothing about you that owes anything to anyone. If you can tap into your inherent enough-ness, you will find your way out of debt. You are an abundant being living in an abundant universe. That is the truth about you and life. Everything else is a story you made up.

Just as you made up a story of debt (or you adopted one), you can make up a story of prosperity. The universe is willing and happy to prove your prosperity story, for that story is far closer to the truth about you than the debt yarn you spin. "Though I walk through the valley of the shadow of debt, I will fear no evil." Debt is but a shadow that momentarily obscures your vision of the sun. Just as the sun remains fully intact even if a cloud floats before it, abundance is real even if a momentary notion of lack blocks it. That thought takes the form of *I owe*, or *I am not enough*. Replace that notion with the affirmation *I am enough, and the universe is happy to provide for my needs*, and the cloud disappears.

Don't make dissolution of debt any more complicated than it needs to be. Healing is an inside job. Your current financial situation is the result of the thoughts you held in the past, and tomorrow's financial situation will be the result of the thoughts you launch today. The first step to expand your bank balance is to expand your mind. When the mind changes,

what's "mine" changes. *God doesn't owe, and neither do you.* That insight is a gift, not a loan, and you will never have to pay it back.

The One Thing You Can't Afford to Postpone

Another way to rise above debt mentally is to find fulfillment right where you stand, no matter what your bank account says. Don't postpone joy until you are out of debt. Joy is the only thing you cannot afford to postpone.

Money is a paper game; it is not the source of happiness. It is an effect, not a cause. Many millions of people who do not have money are far happier than people who have lots of money. They find riches in simple things, and do not let their bank account rule their peace. They are also wealthy people who are happy – but they were happy before they had money. A *USA Today* survey asked wealthy people, "Which came first: success or happiness?" Sixty-five percent of respondents reported that happiness preceded success. In other words, happiness attracts success more powerfully than success attracts happiness. So money does not cause happiness or unhappiness. Outlook and attitude cause happiness or unhappiness.

Many corporations show debt on their financial statements, but they keep making money and paying their employees well. Airlines and department-store chains have filed bankruptcy statements, but continue to operate, business as usual, and even grow. Their executives do not pull their hair out because they are losing money on paper. Many such companies and their employees continue to thrive, and so can you.

Money is one thing. Life is another. If you think money is life, your life will go up and down with money. If you focus on joy in the present moment, money will assume its rightful place as one aspect of life, not all of it.

The Prosperity Pie

Consider that prosperity is a pie, or a pie-shaped graph, and money is one small slice of it. There are so very, very many slices of the prosperity pie that go far beyond money. You may be extremely wealthy in family, love, health, nature, music, inspiration, connection to a Higher Power, friends, stimulating ideas, sports and recreation, playtime with pets, fascinating hobbies, creativity, and on and on and on. All of these experiences are rock-solid forms of wealth, far more real and valuable than dollars in your hand. If you feel poor financially, consider all the other ways that you are rich, and you will immediately experience lavish abundance.

Doing such an exercise will make you feel wealthy, yet it serves a broader purpose. Feeling prosperous will put you in the optimal position to attract money and other forms of abundance. The Law of Attraction posits that you attract more of whatever you focus on. If your dominant feeling is wealth, you will attract situations that mirror wealth. If your dominant experience is poverty, you will attract situations that reflect poverty. You are always manifesting, even when it appears that nothing is happening. Take care what your

dominant feeling is, for that is the magnet that will draw equivalent people, events, and experiences into your world.

If you are worried about money, temporarily take your attention off the subject of money and give your attention to other forms of prosperity. When you are absorbed in the experience of abundance in other areas of your life, you will amplify your ability to attract prosperity in your financial arena.

Solvent Now

You are spiritually solvent now. That is the only form of solvency that really matters. Erase debt from your mind and heart, and it will be erased from your balance sheet. Do not fall prey to “lack” thinking that immobilizes the masses, and do not accept any definition of yourself as owing. Jesus did not die to pay off our karmic debts. He lived, and lives, to demonstrate that you don’t have any. God’s idea of grace supersedes your idea of karma. Do not be distracted by news of financial woe. There is nothing new about such news. News is based on drama, fear, illusion, and sensationalism. Create your own news and your own economy by virtue of your consciousness, independent of the economy that others create with *their* consciousness. Claim the wealth you were born to enjoy, which exists fully and freely right now.

God doesn’t owe, and neither do you. Know it, believe it, and live it ... and you will find that solvency is not an impossible dream, but a solid reality.

What is my gut reaction to the debt in my life?

Am I willing to change my mind about how I feel about my debt? Why?

“If you harbor a self-image of guilt or unworthiness, that belief often plays out in your financial life.”

Might this be true of *me*, at least in part? Why?

“The cure for debt is to recognize that you deserve enough because you *are* enough.”

Am I willing to believe that this is true? Why?

“If your dominant feeling is wealth, you will attract situations that mirror wealth. If your dominant experience is poverty, you will attract situations that reflect poverty. You are always manifesting, even when it appears that nothing is happening. Take care what your dominant feeling is, for that is the magnet that will draw equivalent people, events, and experiences into your world.”

This week I will pay attention to my thoughts; is my dominant feeling wealth or lack? I will give five specific examples here:

1.

2.

3.

4.

5.

“Another way to rise above debt mentally is to find fulfillment right where you stand, no matter what your bank account says. Don’t postpone joy until you are out of debt. Joy is the only thing you cannot afford to postpone.”

Have I been postponing joy in any aspect of my life because of money?

If so, am I willing to change? What next steps will I take?

“You may be extremely wealthy in family, love, health, nature, music, inspiration, connection to a Higher Power, friends, stimulating ideas, sports and recreation, playtime with pets, fascinating hobbies, creativity, and on and on and on. All of these experiences are rock-solid forms of wealth, far more real and valuable than dollars in your hand. If you feel poor financially, consider all the other ways that you are rich, and you will immediately experience lavish abundance.”

In what ways am I wealthy? I will list 10 things that bring me joy and explain why each one brings me joy.

1.

2.

3.

4.

5.

6.

In what ways am I wealthy? I will list 10 things that bring me joy and explain why each one brings me joy. (continued)

7.

8.

9.

10.

“Claim the wealth you were born to enjoy, which exists fully and freely right now.”

How easy or difficult is it for me to wrap my mind around this concept and *own* it? What is true for *me*?

“Claim the wealth you were born to enjoy, which exists fully and freely right now.”

How easy or difficult is it for me to wrap my mind around this concept and *own* it? What is true for *me*? (continued)

Battling with Fear

From *When Things Fall Apart: Heart Advice for Difficult Times*

By Pema Chodron

Once there was a young warrior. Her teacher told her that she had to do battle with fear. She didn't want to do that. It seemed too aggressive; it was scary; it seemed unfriendly. But the teacher said she had to do it and gave her the instructions for the battle. The day arrived. The student warrior stood on one side, and fear stood on the other. The warrior was feeling very small, and fear was looking big and wrathful. They both had their weapons. The young warrior roused herself and went toward fear, prostrated three times, and asked, "May I have permission to go into battle with you?"

Fear said, "Thank you for showing me so much respect that you ask permission."

Then the young warrior said, "How can I defeat you?"

Fear replied, "My weapons are that I talk fast, and I get very close to your face. Then you get completely unnerved, and you do whatever I say. If you don't do what I tell you, I have no power. You can listen to me, and you can have respect for me. You can even be convinced by me. But if you don't do what I say, I have no power."

In that way, the student warrior learned how to defeat fear.

How does fear show up in my life around prosperity?

If I don't do what my fear tells me to do, how might my life change?

In what ways am I willing to say “YES” to my life today?



The Spirit of Gladness

From *The Art of Life*

By Ernest Holmes

I am filled with the spirit of gladness.
I have a sense of freedom and enjoyment.
I am filled with an expectancy of good things.

The energy of Life flows through me.

I have no anxiety for the future, no regrets for the past.

For today is God's day in which I live
and in which I greatly rejoice.



Workbook Studies for Week 5

WRITING

- ♥ **Week 5 Workbook:** Read and respond in writing to the Week 5 articles and exercises.
- ♥ Please be ready to share your thoughts, ideas and revelations for all your writings in class.

The most important question a person can ask is, "Is the Universe a friendly place?"

- Albert Einstein

Week 5

We just need to dare to prosper – meaning we dare to accept wholeness and well-being into our life.

- Catherine Ponder

Trusting the Universe

Glorify who you are today, do not condemn who you were yesterday, and dream of who you can be tomorrow.

This Week

- Neale Donald Walsh

This week we search our hearts with such questions as “Do I truly believe that the universe is friendly?” and “Can I let go of the control I have held onto for so long?” and “How will I nurture my belief that I live in an expansive, abundant universe, and let that guide my next steps?” Knowing that my thoughts – and the feelings behind them – are creative, what are my answers?

Let us more and more insist on raising funds of love, of kindness, of understanding, of peace. Money will come if we seek first the Kingdom of God - the rest will be given.

- Mother Teresa

There are only two mistakes one can make along the road to truth; not going all the way, and not starting.

- Buddha



What is true for *me* about trusting the universe?

When Einstein was asked, “What is the most important question a person can ask themselves?” he answered, “Do I truly believe that the universe is friendly?” What do *I* believe? Is the universe friendly? Can I trust that the universe is for me and not against me? If I’m struggling to believe in a friendly universe, how is that struggle showing up in my life? If I nurture my belief in an abundant and friendly universe, can I trust enough to let that belief guide my next steps? Can I “let go and let God”?

Knowing that this is my personal workbook with no right or wrong answers, I use these three pages for some beginning thoughts about trusting the universe today.

Trusting the universe today (continued)

Trusting the universe today (continued)



Embodying True Abundance

From *The Answer is You*

By Michael Beckwith

Abundance. Is it new age fluff, or a genuine science? Do you need to work hard for it, or is it as simple as ordering the “special of the day”? Do you question why you do or don’t have what society considers the accouterments of the good life? Or do you wag your finger in a tsk-tsk gesture because you believe money is the root of all evil? Is wealth about the power of thought, luck, fickle fate? Karma – good or bad?

The plethora of books written on various abundance themes – from how you can have it all, how to get rich quick, the law of attraction, to foolproof investment strategies – have a seductive effect on the human psyche. And for good reason: *There is a cosmic principle supporting our enthusiastic foray into the terrain of abundance.* For simplicity’s sake, I call it the “What and Who” principle.

Let’s begin with the “What,” which I define as an Ineffable Presence that is omnipresent and omni-active, meaning that there is no place where it is not and no activity that is not animated by its Life Force, the cosmic motor running the universe.

The invisible What condensed itself into visible form and is conscious of itself within every atom of creation. We don’t fly off the planet because the What has provided the law of gravity. Nothing stands still; all creation is in a constant state of flux because of the evolutionary impulse governing the universe. Cosmic laws are keepers of universal order. This “What” is called by many names: Life Force, God, Brahma, Spirit, Love-Intelligence. Regardless of the names we give to this Great Something as we perceive it and so that we may relate to it, we may be confident that it is always active on our behalf as it seeks to articulate itself in, through, and as us.

We cannot avoid the What. Every time we appreciate the beauty of nature, the love and generosity of another person, the intelligence of science, the inspiration of artistic expressions, the wisdom of our spiritual teachers, we are looking straight into the face of the What. When we commune with our Higher Self we are in direct contact with the indwelling What. Clearly, it is not about our “becoming” something; it is about discovering, accepting, and expressing what is already true of us. Isn’t this a perfect reason to join in the cosmic dance of celebration that is going on in every speck of space?

Next is the “Who,” the individualize expression of the What expressing as all sentient beings. As such, we are the beneficiaries of its wisdom, love, beauty, intelligence, compassion, bliss, peace, joy, and abundance that comprise our birthright. We exist as unique emissaries of this beatific vision of the Infinite as us...

The most evolved state of consciousness in which to seek abundance is as a conscious participant in the laws governing the universe, and in such a way that benefits oneself *and* the planet. I like to say that we are not anticipants, we are *participants*. Anticipants live in hope; participants live in trust of the now-moment just as it is. Participants do not wait for the cosmic tumblers to fall into place before they begin living full-out or to win the lottery before they become generous givers.

The laws governing the universe are impersonal and not a respecter of persons. Like electricity, they operate impersonally for all alike. Whether an individual is aware of them or not, or believes in them or not is of no consequence; the laws work independently of our belief in them. However, trust in the laws governing the universe along with conscious participation in applying them is a highly skillful, results-producing combination.

Trust shines the light of awareness on the places in our life where we overtly and subtly hold doubt. Are your doubts based in reality, or are they fabricated mind-constructs? Have you ever observed how your mind carries on a conversation without you? It's as though it gets swept away, gossiping about thoughts, beliefs, opinions, convictions and concepts that have become ingrained into your habituated thought patterns. On they roll, cheered-on by the programming and conditioning of society, parental fantasies, education, and theologies that you've never examined. Finally you realize you were not present, that you had gotten hooked, and your inner observer shouts, "Enough! Come back!"

As harmless as an unexamined life may seem, ignorance is *not* bliss. Ignorance can become a filter through which we avoid things we want to deny, to maintain the status quo, or to avoid the lessons and gifts that life is offering us. Do you ever spin out on thoughts of lack, limitation, doubt, fear, worry, competition, disconnection? Don't let such thoughts go unchallenged. Deconstruct them. Claim your identity as an eternal, infinite being who is no longer subject to the programming of your mind. Affirm that you live, move and have your being in a field of abundance, that all things are working together for your good. Sense it. Know it, because it's true...

Now we can't have a straightforward conversation about abundance without including – you guessed it: money. The "M" word. Generally speaking, when people use words like "prosperity" or "affluence" they are polite substitutes for money. Somehow, in American society it is considered indelicate, impolite, to discuss money in a direct way with anyone other than your broker, banker, accountant and employer! Such is the charge we have around money. Some people fear or abhor money, considering it as the root of all evil. Others are addicted to spending it while others accumulate, hide, and hoard it. As we can see, there are misconceptions and misunderstandings we have about money and its place in our lives. Money is just one face of wealth, and it is supportive to our well-being to have a healthy relationship to it.

Money represents energy. When we give money to someone for a service or product it is an energy exchange. For example, I give you money in exchange for the energy you have invested in landscaping my yard. With that money you pay your daughter's school tuition for which she receives the energy of an education from her teacher. Money is a promissory

note in that it is an agreement that energy will be or has been exchanged. Isn't this a far more expansive view than "spending" money? When we spend something it eventually runs out. It becomes spent, as in balance = 0. Conversely, when we circulate energy it keeps cycling back to us as in the truism, "What goes around comes around," which is a simple though accurate description of the law of circulation.

Money itself is neither good nor bad; it is neutral. Money has the meaning we invest in it. For example, in what state of mind do you pay your bills? When bills arrive in your mailbox, how do you receive them? Do you say, "Oh no! How am I going to pay all these bills?" How different it would be if instead you said, "These bills represent an abundance of goods and services that I have already received to enhance my life and I now have the blessing of circulating the energy of money in exchange for them." That was a lot of words, but you get the idea that when you respond in such a feeling tone you shift your relationship with money.

Another habit pattern I've encountered when speaking to people about money is that some individuals want to build a sense of having money from where they're *not*. They say, "Okay, I'm going to use the law of abundance to attract five million dollars because the book I'm reading guarantees that if I can believe it I can achieve it!" That's a bit of a stretch if your bank balance is \$125. Sometimes we confuse a hopeful declaration with a powerful affirmation. So we must start with where we are and mentally build on our "having" muscle.

Regardless of your income level, even if you begin little-by-little, say saving \$10 a week, you will provide factual evidence that you "have." When I suggest this sometimes people argue saying, "Well, I don't make much money, so putting a little away each week isn't going to amount to much." If you keep putting \$10 away each week, your mind will begin to take ownership of it. "*I have money!*" it will claim, which builds your awareness of having. When we consider the biblical statement that, "To he who has more shall be given, and to he who has not that which he has will be taken away," it is not a religious statement as much as it describes how a consciousness of having relates to the law of circulation. When we radiate a sense of having, more is drawn into that magnetic field. Conversely, when an individual has a sense of lack and limitation, this sets up a magnetic field of loss and not being able to receive the good that is constantly being transmitted by the universe.

Through skillful means we can come into a spiritual, mental, and emotional comfort zone about true abundance. Gratitude for what we have is skillful; generosity is skillful; being a good steward of our financial resources is skillful; expressing our talent, skills and gifts is skillful. These actions are based on wisdom rather than fear, bribery, or a business contract with the laws governing the universe. They are actions based on trust in the givingness of Existence, and trust is a condition of inner relaxation. Dr. Ernest Holmes tells us that, "Prosperity is the outpicturing of Substance in our affairs. We just receive, utilize and extend the gift." This is another way of saying that Undifferentiated Substance takes the form of whatever is needed: health, relationship, livelihood – you get the idea. It is ours to accept, appreciate, and circulate. Let us joyously "extend the gift" by sharing our resources,

all the while knowing that we do so from the understanding that there is an inexhaustible supply flowing to us from Source.

When it comes to sharing your financial resources, consider giving to organizations that support the kind of world you want to live in, a world you want your children, grandchildren, all beings to inhabit, and to spiritual teachers and communities that inspire your growth and transformation. Happily, wisely circulate the energy-symbol of money, for in this way your consciousness of abundance matures from metaphysical to mystical, benefiting you and the entire planet.

You live, move, and have your being in a friendly, supportive universe. You are held in an infinite embrace of unconditional love, eternally one with the Whole of existence. As a unique expression of Infinite Possibility, you are here to live an unprecedented life, to live so fully from true abundance that you and those near and dear to you benefit. You are here to be a beneficial presence on the planet, to relish with gratitude all the gifts that the Spirit of life freely offers. Harmonizing your life with a consciousness of true abundance is a very rich place to begin.

What does abundance mean to *me* in the area of money?

What does abundance mean to *me* in the area of health?

What does abundance mean to *me* in the area of career/creativity?

What does abundance mean to *me* in the area of relationships?

What does abundance mean to *me* in my relationship with the God of my understanding?

Is there anything else in this article that caught my attention, prompting me to explore my thoughts and actions around abundance?

The Universe is Friendly

From *Attitudes of Gratitude*

By M. J. Ryan

Einstein was asked what he thought the most important question was that a human being needed to answer. His reply was “Is the universe friendly or not?”

- Joan Borysenko

For most of my life, I have subscribed to the “Watch out – disaster might strike at any time, so don’t get too complacent” school. It probably comes as no surprise that I have suffered from chronic muscle spasms in my back and neck my whole life; even my body is perpetually tensed for trouble. By age forty-four, I was just plain sick of it, tired of waiting for the boom to fall, tired of clenching in fear rather than opening in expectation. So I decided to live as if the universe were friendly.

I have been meditating on Einstein’s question for over a year now, and I am convinced that how each of us answers it is the key to whether we are happy and joy-filled or not, and whether or not an attitude of gratitude comes easily. If we believe the universe is friendly, then we believe that life is on our side, that good things will come our way, and that even when bad things happen, they are bumps in the road designed to teach us to become more wise, more whole, more loving. In this view of the universe, gratitude flows from us naturally, as an instinctive response to the bounty we perceive all around us.

If, on the other hand, we believe the universe is unfriendly, then we see our life as an endless struggle against difficult odds, we believe that bad things are either random or sent purposely to torture us, that there is nothing we can count on and therefore we must brace ourselves for the next crisis, hoarding what we have. In this view, gratitude is very situation-specific. We’re grateful – maybe – when things go well, but we are always ready for the boom to fall and for it all to disappear.

I have lapses in believing in the friendly universe, particularly when things are going badly money-wise. When I forget, I take out a piece of paper on which I’ve copied down a piece of an Inuit teaching: “The inhabitant or soul of the universe is never seen; its voice alone is heart. All we know is that it has a gentle voice, like a woman with a voice so fine ... that even children cannot become afraid. And what it says is ‘Sila ersinarsinifvdluge,’ ‘Be not afraid of the universe.’” It helps me remember that if I place my trust in the beneficence of the universe, things tend to work out.

On a scale of 1 to 10, with 1 being no trust and 10 being very trusting, where am I in truly trusting that the universe is friendly? Why?

There are no shortages, only a lack of willingness to receive

From *Shift Happens!*

By Robert Holden

Are you are good receiver? Do you drink life in? Do you let people give to you? Can you let the good times roll? When it comes to letting your life be really great, what's your threshold? What's your fear?

The following questionnaire is lighthearted and serious. Read it slowly, and notice if it presses any buttons.

How much happiness can you handle before ...

- you start thinking, *This is too good to be true?*
- you start looking for holes in the road, i.e., you start waiting for the fall?
- you question it all: *Why am I this happy?* and *Why is he being this nice?*
- you start to feel miserable because if you are happy it must mean you are about to be miserable again?
- you wonder, *What have I done to deserve this?* In other words, *Am I good enough for this?*
- you have to touch wood, take out more insurance, and wear lucky charms?
- you start hearing your father say, *"Let's not get carried away?"*
- you start hearing your mother say, *"He's not the Messiah, he's a very naughty boy ..."*?
- you just know there will be tears before bedtime, i.e. this can't last?
- you start to feel so beautiful, so attractive, so gorgeous, and so light-filled that it freaks you out?
- you almost feel guilty, but not quite?

I rarely meet people who find it easier to receive than give. Genuine receiving is absolutely not what modern society is about. It is about surrender, being, the feminine, stillness, total trust, an absence of striving, gratitude, living in the moment, innocence, and wonder. Most people are just too busy to receive.

Receiving is the key to giving. If you do not receive, all your giving eventually deteriorates into sacrifice. And that's not all. When you do not receive you feel isolated, there is no synchronicity, each day is a struggle, inspiration is lacking, life is stagnant, relationships cannot blossom, you attack people for not giving to you, God feels unreal, and you play the victim.

Receiving is about letting go. To be a good receiver, you have to be willing to let go of expectations, plans, demands, control, pride, unworthiness, and addiction to struggle. Essentially put, you have to let go of your ego. *Your ego cannot have it all and survive!* This is because your ego is really a thought of lack. It is only your ego that stands between you and total abundance.

To receive, you must be willing to give up all thoughts of lack. Lack is the great illusion. In truth, *there are no shortages, only a lack of willingness to receive.* Lack is the projection of your own guilt and your own sense of lack and unworthiness. It is a mirage that fools your perception. When you let go of your ego and surrender to your Unconditioned Self, all illusions of lack disappear. Nothing is missing, and you are worthy of everything.

True receiving recognizes that on a spiritual level, what you want is already there. There's no need, therefore, to hope for love, as love is already yours. Hope, instead, that you will surrender more deeply to love. There's no need to search for happiness, as happiness is already yours. Hope, rather, that you may accept happiness more fully. Also, do not hope for peace to come, as it is already yours. Hope, now, that you may simply let peace unfold. To receive is the most effortless act of all.

Today is a good day to give up all thoughts of lack. It is also a good day to give up your fear of receiving. Ask yourself, *What do I want to receive more of?* Take a moment to think of everyone who would benefit if you allowed yourself to receive more. What stops you from being a better receiver? What are you afraid of? Notice any fears, and be willing to let them go.

Surrender to receiving. Let life give to you, so you can give yourself more fully to life. Let your partner love you, so you can see who he or she really is. Let your friends enrich you, so that they may grow, too. Let your colleagues support you, so that their talents can unfold. Let Heaven inspire you. And let God be God to you.

Receiving transforms your relationship to your ego, and it also inspires a whole new level of giving.

Now that I've read the questionnaire, I will list the questions that were true for *me* and explain why.

“Receiving is the key to giving. If you do not receive, all your giving eventually deteriorates into sacrifice. And that’s not all. When you do not receive you feel isolated, there is no synchronicity, each day is a struggle, inspiration is lacking, life is stagnant, relationships cannot blossom, you attack people for not giving to you, God feels unreal, and you play the victim.”

What is true for *me* about receiving?

“*Receiving is about letting go.* To be a good receiver, you have to be willing to let go of expectations, plans, demands, control, pride, unworthiness, and addiction to struggle. Essentially put, you have to let go of your ego. *Your ego cannot have it all and survive!* This is because your ego is really a thought of lack. It is only your ego that stands between you and total abundance.”

What is true for *me* about letting go?

Am I willing to give up all thoughts of lack today?

What do I want to receive more of?



You Have Wings

By Rumi

You were born with potential.
You were born with goodness and trust.
You were born with ideals and dreams.
You were born with greatness.

You were born with wings.
You are not meant for crawling, so don't.

You have wings.

Learn to use them and fly.



Workbook Studies for Week 6

WRITING

- ♥ **Week 6 Workbook:** Read and respond in writing to the Week 6 articles and exercises.

- ♥ Please be ready to share your thoughts, ideas and revelations for all your writings in class.

Final Project Thought Paper: “What is True for Me About Prosperity?”

Begin thinking about your final project, which is an oral presentation of a thought paper entitled, “What Is True for Me About Prosperity?” After thoughtfully exploring your opinions and insights throughout the course of this class, this is your opportunity to pull it all together. You may want to consider such questions as:

- What have I learned about myself and my relationship to money?
- What have I learned about my willingness to prosper?
- What have I learned about my faith and my relationship with the God of my understanding?
- What have I learned about how I use Universal Laws?
- How have I changed? Why do I think the changes have taken place? What has been the result?
- What do I most appreciate about my life?

Your Thought Paper will last five minutes and will be presented on the last night of class. You can read your paper or talk about it. Optional: You may also include drawings, photos, poems or any other visual representation of your experience of what is true about you.

Prosperity is a way of living and thinking, and not just money or things. Poverty is a way of living and thinking, and not just a lack of money or things.

- Eric Butterworth

Week 6

Successful people make money. It's not that people who make money become successful, but that successful people attract money. They bring success to what they do.

- Wayne Dyer

Co-Creating Abundance

This Week

This week is about getting to know how we can open the floodgates, allowing the abundance of the universe to enter every area of our lives, all the time. We will consider how we invite the flow and what we might be doing to restrict it. Because our thoughts, feelings and actions are creative, understanding ourselves is an important step to freedom!

Refusing to criticize another's prosperity, I turn to God, ask his direction and I am prospered. In like manner, others refuse to criticize my prosperity. Instead, they turn to God, ask his direction and they, too are prospered. There is plenty of success and prosperity for all.

- Catherine Ponder

A man sooner or later discovers that he is the master-gardener of his soul, the director of his life.

- James Allen

Placing the blame or judgment on someone else leaves you powerless to change your experience; taking responsibility for your beliefs and judgments gives you the power to change them.

- Byron Katie



What is true for *me* about co-creating abundance?

I am learning I co-create my life with a friendly Universe and a loving Presence that says yes to my thoughts, feelings, beliefs and actions. There is no divine judgment; my experience is created by where I place my focus. Am I willing to understand why my life is what it is today and take responsibility for it? Am I willing to change my focus and alter my perspective in order to shift the circumstances in my life, letting in the happiness, fulfillment, and abundance the universe stands ready to give me?

Knowing that this is my personal workbook with no right or wrong answers, I use these three pages for some beginning thoughts about co-creating abundance today.

Co-creating abundance today (continued)

Co-creating abundance today (continued)



Co-Creating Abundance

From *Your Soul's Assignment*

By Chris Michaels

Balance Your Books

“...it is your Father's good pleasure to give you the kingdom.”

- The Bible

Nature maintains wholeness through circulation. Water must circulate to remain fresh. Blood must flow through our veins to sustain health. The wind must blow so that the air doesn't become rancid. Everything in nature is in a constant state of circulation.

That same truth must be applied to our financial lives. It is impossible to live an abundant life if you are always worrying about money. You must have a constantly increasing flow of money into your life to continue living well.

The good news is: That's exactly what Spirit has in mind for you. God created you to live well and prosper! You were designed by a limitless life to live in the lap of luxury. And not only is it your *right* to prosper, it is also your *duty*. Because in doing so, you reveal the true nature of God. By living a prosperous life, you provide the world with an example of a life lived in communion with Spirit.

Although some religions have trouble reconciling their doctrines with prosperous living, true spirituality is based on an intimate, personal relationship with Spirit. Not a limited, angry old man-in-the-sky God – but as an unlimited Provider of all good things.

The nature of this inexhaustible, unlimited Being is to GIVE! It takes great pleasure in sharing all that it has. And we were created to receive this Divine outpouring of good. In other words, we are heirs to the entire estate!

Your Fortune Begins With You

“God can do no more for you than He can do through you. All the help of God cannot aid you except as it flows through your consciousness, through your faith, through your vision. So before you attempt to raise money, the first step should be to raise consciousness.”

- Eric Butterworth

Any attempt to live life from the outside-in is fruitless. We must first change our *inner* thoughts – and then the *outer* experience will automatically reflect those changes. A change in consciousness is always a prerequisite to increased prosperity. Without it, you are just “fund-raising.” And any increase in funds will automatically be wasted or lost without the consciousness to support it.

The rich get richer and the poor get poorer – and not because it is a cruel act of an unloving God. They continue to repeat the same experience in their lives because they maintain the same state of consciousness in their minds. They have formed a *belief system* that supports their experience of wealth or poverty.

The rich are thinking about:

- How much good they have in their lives
- How happy they are to have it
- How they can use it to produce more

The poor are thinking about:

- How little good they have in their lives
- How unfair it is that they don't have more
- How fearful they are that there won't be enough

True and lasting wealth is automatically drawn to those who believe:

- There is an unlimited, eternal supply of good
- They are worthy of prosperity
- Their self-value comes from Spirit
- It is God's INTENTION for them to prosper
- You can't afford to hold on to resentments – they limit the flow of good into YOUR life.
- Nothing is “too good” for me!
- Every day is a new opportunity to prosper
- Good can come from anywhere, at anytime
- Lack of funds is a temporary experience that cannot last

Check Your Attitude

What is your attitude toward money? Do you avoid thinking about it? Or do you obsess over every penny spent?

Many people avoid dealing with money issues until they're faced with some financial crisis. They don't balance their checkbooks regularly, are unaware of how much they owe and don't understand money issues. They delay saving until they hit middle age and then panic when they realize they won't have enough to retire. Denial and avoidance are common practices when it comes to dealing with their money issues.

If you want to live a more prosperous live, learn about money. Educate yourself. Read magazines and books. Take a money-management course from the local college or an investment course from one of the large brokerage houses. Many are offered free of charge. Talk to a certified financial planner or a friend who handles money well. Don't be embarrassed or afraid to ask questions. Everyone has to learn for themselves how to deal with money – and it's not an issue that most people are educated about.

The Best Formula for Using Your Money

Like everything else that's good in life, money requires us to use it responsibly and with wisdom. As a teacher of prosperity and a truly prosperous person myself, here is the formula I have found works best with money.

1. Give some.
2. Save some.
3. Spend some.

Use your money according to this formula (and in this order) and you will always have more than enough.

When you receive any monies, take ten percent off the top and GIVE IT AWAY *first!* Give it to any person, company or organization that will use your money to uplift the world. Give it to your church. Give it to a non-profit center that is working to relieve suffering in third-world countries. Give it to any cause that you really believe in, and want to support. By giving your money away *first*, you are acknowledging it as a circulating flow – and trusting in the source of your supply (Spirit/God). It is an act of faith that is always rewarded when given in love and joy.

Secondly, take at least another ten percent and put it into a savings plan. Create an IRA or buy stocks, bonds or mutual funds. Perhaps you might want to open a savings account at a local bank. (If you decide to do so, do not order an ATM card on the account. It will be too tempting to use.) After you acknowledge your source (Spirit) by giving some of your money away, pay yourself next. Save some of the money so that each time you receive the monthly asset-statement you will begin to see yourself grow in prosperity. This helps to create a

consciousness of worth and value and is a very important step in building permanent wealth.

You are not saving for a “rainy day.” You are saving to create and support a consciousness of wealth. Early withdrawals are not allowed except to invest in something that will provide greater returns such as real estate or a new business venture.

And last, but not least, take the eighty percent you have left and spend it on products and services that you value. **ONLY** buy what you love and are proud to own! Don’t spend your money frivolously, or on things that you will complain about owning later. In building a consciousness of prosperity, it is very important to spend your money consciously.

If you are in debt, find out how much and to whom. Don’t live in the dark, not knowing how much you owe. You can’t afford to have uncertainty about money. Create a monthly plan to get yourself out of debt and vow to stop using all credit cards immediately. Balance your books and you will begin to balance your life!

True and lasting wealth – If I am really honest with myself, what do the bullet points below tell me about my beliefs about true and lasting wealth?

True and lasting wealth is automatically drawn to those who believe

- **there is an unlimited, eternal supply of good;**
- **they are worthy of prosperity;**
- **their self-value comes from Spirit;**
- **it is God’s INTENTION for them to prosper;**
- **you can’t afford to hold on to resentments – they limit the flow of good into YOUR life;**
- **nothing is “too good” for me;**
- **every day is a new opportunity to prosper;**
- **good can come from anywhere, at any time; and**
- **lack of funds is a temporary experience that cannot last.**

True and lasting wealth (continued)

How do I feel about giving away ten percent of all monies *first*?

What next steps am I willing to take?

How do I feel about saving ten percent of my money?

What next steps am I willing to take?

Receive the Abundant Flow of Divine Bliss and Opulence

From *Live Your Bliss*

By Terry Cole-Whittaker

There is a great reservoir of effulgent life force being piped to you and everyone else; some people are using it, while others, who wish they had it, do nothing to get it – they don't turn on the tap. If you have a project to start, and you don't start it now, you will never start it. Remember, the secret: we get more of what we want by using what we have. If you want love, then give your love to others. Your feelings of love will increase every time you use them. When we stop the flow of love from us to others, we suffer from the restriction and pain of our own negative emotions. This pain is never about others and what they are doing or not doing; it is only about us and how much or how little of the flow we are willing to experience. Stopping the flow of love is painful. We are love and bliss, and when we refuse to be who we are, we suffer from the pain of suppressing ourselves.

When we turn off the flow of happy thoughts and instead think unhappy thoughts and experience painful emotions, what happens? Without this flow, we lack the enthusiasm necessary to accomplish our objectives and experience the love we must have to thrive, and so we shrivel.

What Stops the Flow

Water must flow for a garden to grow. Love must flow for a person to grow and prosper. Pent-up anger, resentment, remorse, and hatred, among other things, stop the flow of life-giving love and happiness in the same way that a rope tied tightly around a person's arm will stop the flow of blood to the cells of that part of the body, causing damage. Just as blood must flow through the body and carry nutrients to the cells, love must circulate through our hearts, minds, and emotions and embrace the people in our lives, as well as our projects, in order for us to live abundantly. What can stop the flow of wealth, the flow of every good and wonderful thing and experience? The answer is: negative emotions and fear- and anger-based activities. These include envy, criticism, anger, resentment, hatred, depression, blame, grudges, guilt and remorse. Understanding what's behind various negative emotions is important enough that each one deserves to be discussed separately. When you notice that you have fallen into a negative emotion, first ask yourself why you have stopped the flow of bliss and love and then ask yourself if it is worth it for you to indulge in these harsh and dangerous emotions. There is a way that we have things wired so that when a certain event happens, we automatically respond in a certain mechanical way.

Understand the wiring and untangle the mess starting with the cause and then you will be free of it.

I was talking with my granddaughter about this and she was saying that some of her girlfriends are suffering terribly from lost relationships. She said, “They will just have to go through the process of suffering until it goes away. And I corrected her by saying, “No, this is what people do who are not aware of the source of their misery and why they are doing this to themselves.” Then I explained that these young women did not need to feel bad at all if their boyfriends broke up with them, for this has nothing to do with their feelings or life. I know this sounds strange to people who live soap opera lives as if this is a natural part of life. These young women turned the responsibility for their happiness and unhappiness over to young men who also do not have a clue to who they are and how life works or even the higher purpose to life. I shared some of what I am writing in this book, and it was wonderful, for she understood what I was telling her. We have it wired that this is supposed to happen for me to be happy and successful, and the wiring is what triggers our misery, not what happens. Once a person finds the cause of these entanglements and eliminates these misery-causing scenarios from their mental computer, they can be happy all the time and free of the emotional dramas that plague most relationships. I know, I used to be immersed in these soap opera dramas.

Envy

Envy is like an infectious disease that contaminates us, makes us miserable, and motivates us to be cruel and even hateful. We are pleasure seekers. We want to be happy, and this is natural for our nature is happiness. Jealousy is very painful. I know, for I used to be jealous and suffered for years from the fear that I would lose the man I loved or my position in my career. When we view life and others from the material platform instead of the transcendental and spiritual one, we perceive lack, and this always provokes fear. Thinking that whatever we desire is in scarce supply, and that we could lose it to someone else, we make ourselves miserable instead of being happy for the good fortune and joy of others.

Envy means not being able to tolerate the pleasure that someone else is feeling or his success, as if this should be ours and not his... The way out of this envy muck is to notice when it raises its ugly head and know it for what it is, a lie based on our programming. Rise above it and practice being genuinely happy for others while also affirming your own prosperity. There is an abundance of love and whatever we desire and need, so go forth and create it for yourself if you really want it...

Criticism

Criticism is the constant search for flaws in another’s character in order to prove that we are better. It is a symptom of envy, a way to diminish the other person to make you feel better as if there is something wrong with you because of what the other person is doing or has. When teachers, bosses, and parents give instructions with love, this is not the same as criticism. Such instructions given in love for our benefit are to be sought after so we can

learn. The mood and intention behind a person's words and actions determine their nature. But criticism designed to make someone else appear bad in order for us to appear good is never beneficial. It's an act that will backfire on the critic because it is mean-spirited and hateful. It is our nature as a god to be sweet, kind, compassionate, and dedicated to helping others to be happy and prosperous.

Anger

Anger can arise the moment a person does not get what he wants or others do not behave as he wants them to. Anger is all about control in order to prevent the angry person from getting hurt. Angry people are blamers: they feel that nothing is their responsibility, that everything is always someone else's fault. They fear being punished or hurt, so they remain on guard and ready to strike in order to protect themselves – or rather, to protect their false egos. The moment we decide that someone has threatened to destroy our false ego, our fabricated identity, we freeze. Then we suffer the pangs of our fear of death, the death of the false ego.

The basis of the false ego is the misidentification of the self as the temporary material body, mind, and senses, when we exist eternally as a spiritual body, mind, and senses. We must have an ego, an identity, and we do: we are godlike souls made of eternity, consciousness, and bliss, who are devoted lovers of God. But when we lack knowledge of our true identity, we create another identity, a false ego. And this false ego is what feels attacked, for the soul cannot be hurt. The soul/person that we are is pure ecstatic bliss. When we feel our so-called ego identity being challenged, the false ego rises to protect itself, only because it is false, an illusion. When you feel challenged, when your feelings are hurt, when you are insulted, or you become angry, pause before reacting, breathe deeply a few times, and center yourself in your heart. Now decide how you want to act, what you want to do that aligns with your true, divine self, the true god or goddess that you are.

Anger amounts to shooting yourself in the foot in order to get someone to do what you want so you can be happy. Be happy and stop torturing yourself. You are a god, so be godlike. Once we find out what the nature of god is, and what god does, and what is possible for a god to experience and how, life becomes simple. Part of this process is to love others as God does. The axiom “as above, so below,” teaches us that, as God loves, we are to love as well: this is our function, and what could be more wonderful than this...?

Resentment

Resentment comes from anger. Harboring feelings of resentment for past imagined or real injustices will, in time, erupt in bursts of anger like a volcano or manifest in disease. Search through your mind and root out any resentments, no matter how small, and then hold them up to the light of truth...

Depression

Depression can show up the moment we believe that our future is ruined. All depression comes from the belief that we do not have a future, that the future we planned is no longer possible. What happens to us externally does not control how we feel, but if we believe it does, then life becomes a roller coaster ride: we're up (happy) when everything is going our way, and we're down (miserable) when people are doing what they want and not what we want, or our plans do not work out as we wanted. This can happen when a lover or mate leaves us, we lose a job, we are ill, or something we were planning on did not happen...

Giving up depression is easy when you give up your expectations as to what needs to happen for you to be successful, prosperous, or happy in the future. Depression comes when we believe that our life is over just because what we were planning on happening does not happen. We have placed all our faith and hopes in someone or something, and this is foolish for we never know what is going to happen. Flexibility is most important, not rigidity. It's best to learn to put our faith in the Higher Power knowing that if what we planned did not turn out that there is something far better coming to us.

Blame

Blame is the refusal to accept responsibility for our actions, for our feelings, and for whatever is happening in our life. We look for the guilty party, the one who did this to us, who upset us, who made us mad, who prevented our success, who disappointed us, who broke her promise, who ruined our life. We make this person (or group) the cause of our problems; we are the innocent bystander, the good soul who was taken advantage of. But it is certain that, if we were there, we had something to do with what happened.

The first name at the top of the list of those to blame is God's. "How could God do this to me?" we may ask. "After all, I pray and am a good person." The key to liberation and power is to understand that we have free will, and not even God interferes with our choices; not even God tells us what to think, feel, or want. By the basic law of life – cause and effect – whatever we set in motion by our conscious thoughts, feelings, desires, and actions will take form in the people, places, things, and circumstances surrounding us. And exactly what we get depends on whether those thoughts, feelings, desires and actions are loving or angry and fear-based. God gives us what we ask for and earn by our own actions, but what this will be is up to us...

Carrying a Grudge

Carrying a grudge causes you to feel miserable, so why bother? Someone may have stolen from or cheated you, but how is it meaningful to make getting even and hating this person the purpose of your life? Or do you do this because your life lacks meaning? Squandering our divine mystic powers on getting even, on paying others back for what they have done to us, may motivate us, but it can bring on physical illness and make us seem ugly. They hurt us, so we will hurt them. They ignored us, so we will ignore them. Some people would

rather spend their lives getting even than succeeding in their careers and being happy. They may make maintaining a list of injustices their reason for existence, but in what lifetime will they wake up and smell the plumeria flowers and sing and dance in celebration of the Divine? It's time to party!

Guilt

Guilt comes along as the administrator of self-punishment. Guilt is our refusal to accept a positive outcome because, deep down, we feel we don't deserve it. But guilt stops the flow. This form of self-sabotage prevents us from using our talents, pursuing our dreams, and prospering, and it exists only in the mind. Stop punishing yourself, and go forth cheerfully and prosper. Stay away from people who like to blame you and make you feel bad. Most of us have something to be ashamed of. Once we realize the error of our ways, guilt and shame become counterproductive: they have a negative effect, not a positive one. God loves each of us beyond measure and is always our best friend and well-wisher regardless of what we did or did not do. Life goes on, we go on, for we are eternity. Since God is not punishing us, why should we? When we feel guilty about something, we must learn the lesson inherent in it and then apply it with love and gratitude for the realization...

Remorse

Remorse is a heavy emotion, but it never changes the past; it only ruins the present, as do all negative emotions. The past changes only when we reevaluate past mistakes and see them instead as learning experiences. For example, instead of seeing a breakup as heartbreak, we recognize it was time to move on because there was something or someone far better for us. The breakup was a blessing in disguise.

Souls are feeling beings, and we feel either good or bad, in varying degrees. This tells the story right here – our lives have been about feeling good or feeling bad. Everyone wants to feel good and not bad, so why do people ever feel bad? When we expect people, things and situations to make us happy, it means we have requirements that determine when and if we will be happy and feel good. When these conjured-up requirements are not met, then for some strange reason, we fall into a snake pit of negative emotions, build cases against people, want to get even with them, and pay them back for what they did to us, and so on.

All the time, we let ourselves feel bad, sad, angry, mad, resentful, depressed, disappointed, hopeless, and betrayed, and yet other people, situations and things have nothing to do with how we feel and what we do. When someone gives you a disapproving eye, that person is in a disapproving mood and must suffer the consequences of her mood. But we don't need to react by feeling ashamed and bad – this is self-punishment. Why punish yourself because someone disapproves of you? If you want to make a change, then do it, but there's no need for you to suffer by feeling shame or self-hatred as your punishment. You do not need punishment to make you good; you are already good. All children of God are good, for God is good – pure, absolute goodness. Anyone who looks at you with a disapproving eye wants

you to feel bad, but why? Loving people want us to feel good and enjoy good fortune. In fact, Self-realized people work and pray for our benefit, not for our demise and unhappiness.

If people only knew how fortunate they are: they get to be who they are, and they have the freedom to be sublimely happy for no reason at all. Because we witness so much violence and so many unhappy people around us and in movies and on TV, it appears as if this is natural, the way it is supposed to be. But it isn't. Violence and unhappiness are not what we exist for. Negative emotions never heal or help anyone; they actually make people sick, tired, and miserable. We are already blissful and prosperous – this is our eternal, spiritual nature.

Have any of the following negative emotions and thought patterns stopped the flow of wealth, the flow of every good experience and wonderful thing in my life? I will consider my relationship with each here.

Envy:

Criticism:

Anger:

Resentment:

Depression:

Blame:

Carrying a grudge:

Guilt:

Remorse:

Understanding I have the freedom to be sublimely happy for no reason at all, how can I alter my perspective in order to accept the flow of abundance in my life?

The Energy of Money

From *Mastering Your Life's Energies*

By Maria Nemeth

My journey toward effective use of energy began with my own unconsciousness about the energy of money. Many years ago, listening to my Monkey Mind, I made some unwise business decisions that cost me thousands of dollars. I so wanted to blame others for these failures! After a while I began to blame myself. Both strategies brought in the fog. It was obvious I had to learn to observe where I was going so that I no longer ran into those oncoming trucks.

If you want to know how the wake-up call regarding money works, you can read about it in *The Energy of Money*. In that book you are guided to thoroughly examine your relationship with that form of energy and are given strategies designed to increase your power to focus it on what you truly want in life.

Joseph Campbell said, “Money is congealed energy.” *Congealed* means that it’s solid; you can hold it in your hands and do something with it. Admittedly, money is a less tangible commodity now that we have credit and debit cards and the means to transfer huge sums of money with the click of a computer key. In fact, in working for twenty-five years with people and their relationship with money, I see that one of the effects of reducing money to an electronic blip is that we relate to it as an abstraction; it’s less concrete and solid. We don’t get a sense of really spending it until we tally at the end of the month and discover how much of it we actually used. If you want to see what I mean, for the next week pay for everything with cash. Notice how this simple act shifts your experience of money. For instance, you may notice you are spending less of it or that you are deliberate about what you do pay. There’s nothing like pulling \$83.59 in paper and coins out of your wallet to make you think about that purchase.

To see money as simply energy divests it of much of the baggage attached to it through years of psychological probing and self-analysis. It puts money on a par with, say, electricity, which can illuminate a room or give us a nasty shock. The energy is harmful or beneficial depending on how it is used. The same is true for the energy of money. For example, money is neither spiritual nor nonspiritual, good nor bad. This comes as a relief to many who, for much of their professional lives, have undercharged their clients in accord with one or both of the following viewpoints:

- Money isn’t spiritual, so if I am in a healing profession and charge money for my services – or charge the fair market rate for them – I’m going against spiritual principles.

- I shouldn't charge money for what I'm doing if I am having fun doing it. (A professional organizer I once knew found it hard to charge for her services because she had a ball doing what she did.)

One of the best ways to wake up and become conscious of how you are using the energy of money is to first create a game worth playing and a goal worth playing for. That's because a game and a goal provide structure and an opportunity to begin focusing on how you are using money. Let me show you what I mean as we look at Megan's story.

Megan is an administrative assistant at an advertising firm in San Francisco. At twenty-eight, she's bright and energetic, and you know that she's going places in life. But as she talks to me, it's clear that regarding her vacation plans, she's not going anywhere right now.

"One of my Life's Intentions is to be well traveled. It's unrealistic. I haven't had a good vacation in five years. Maybe that's because I think I don't deserve one or because my parents never took a vacation in all that time I can remember. But it's frustrating. I look at everyone else who's having fun, and I ask myself, What's wrong with this picture?"

Look closely at what she's saying, and I'll bet you can spot at least two or three good Monkey Mind symptoms here. Rationalizations, excuses, comparing herself to others – Monkey Mind has its way with us when we're not taking action toward something that is important to us.

This is what Megan and I did together. She designed a goal, which was to have a one-week Caribbean vacation within a year. So the game looked like this:

Intention: To be well traveled.

Goal: I go on a one-week Caribbean vacation by July 18, 2002 (a year to the day from now).

Time wasn't Megan's problem, money was. She didn't have it and didn't think she would have it in one year's time. I asked her if she was nevertheless *willing*, and she said yes.

In addition, two of Megan's Standards of Integrity were *creative* and *lighthearted*. I asked her if she was willing to play her game in a creative and lighthearted way. Again she said yes.

Having our ontological bases covered, we next looked at where she might be leaking the energy of money. Remember that leaking energy is when you don't get satisfaction or value from the way you're using it. Megan agreed to keep track of every penny she spent for thirty days, not as a budget but to see where the energy was going.

At the end of that period, I got a phone call from her: "I just finished tracking where I put my money energy. You'll never believe this! I spend at least \$7 a day on cappuccino and croissants or other snacks. Seven dollars times at least 220 working days a year is \$1540

after-tax income! This has nothing to do with what I do or don't deserve. I'm eating and drinking my vacation away at \$7 a pop!

Megan decided to do something creative and lighthearted about this situation. She promised herself her usual treats on Mondays and Thursdays. This paradoxically increased her sense of enjoyment because that cappuccino and croissant two days a week were now special, something for her to savor. The purchase wasn't a knee-jerk response. The other three days a week she put that same \$7 into a vacation savings account. The result? I got a postcard from the Grand Caymans one year later. It was Megan having the time of her life – on a fully paid-for vacation!

Nothing directs the energy of money like having a goal. You begin to weigh monetary spending against a bigger and far more exciting outcome. I've seen people who were sure they had no control over their spending suddenly wake up and begin making different choices – with ease. All it takes is looking at what's important, like your Life's Intentions, and then creating the opportunity to make those intentions a reality. Up goes consciousness, and down goes leaking.

If you are interested in clearing the fog about money from your hero's path, do what Megan did for thirty days. Keep track of what you are spending. Don't deprive yourself. Don't put yourself on a money diet. (When you do that you set up the feast-or-famine pattern that automatically leads to bingeing with money). Simply observe what you do with money, and then ask yourself if it would be all right to use the energy of money more efficiently, in ways that benefit you, your family, your community.

What are my “Life's Intentions”?

What are my goals?

By observing what I do with money, what adjustments can I make to reach my goals?



I Live Abundantly

From *Creative Ideas*

By Ernest Holmes

Today I expect the more abundant life.

I keep my thought open to new experiences
and opportunities for greater self-expression.

As I share and give of myself to life,
the one life pours its bounty upon me.

As God finds a fuller outlet through me,
I experience a new consciousness of
joy, peace, and security.



Workbook Studies for Week 7

WRITING

- ♥ **Week 7 Workbook:** Read and respond in writing to the Week 7 articles and exercises.

- ♥ Please be ready to share your thoughts, ideas, and revelations for all your writings in class.

Final Project Thought Paper: “What is True for Me About Prosperity?”

Start pulling together your thoughts for your final project, which is an oral presentation of a thought paper entitled, “What Is True for Me About Prosperity?” After thoughtfully exploring your opinions and insights throughout the course of this class, this is your opportunity to pull it all together. You may want to consider such questions as:

- What have I learned about myself and my relationship to money?
- What have I learned about my willingness to prosper?
- What have I learned about my faith and my relationship with the God of my understanding?
- What have I learned about how I use Universal Laws?
- How have I changed? Why do I think the changes have taken place? What has been the result?
- What do I most appreciate about my life?

Your Thought Paper will last five minutes and will be presented on the last night of class. You can read your paper or talk about it. Optional: You may also include drawings, photos, poems or any other visual representation of your experience of what is true about you.

Reflect upon your present blessings of which every man has plenty, not on your past misfortunes of which all men have some.

- Charles Dickens

Week 7

Acknowledging the good that you already have in your life is the foundation for all abundance.

- Eckhart Tolle

Gratitude and Money

We can only be said to be alive in those moments when our hearts are conscious of our treasures.

- Thornton Wilder

This Week

While being aware that the Universe responds to our feelings, this week we look at the connections between gratitude and money, happiness, fulfillment, and freedom. When practiced consciously, our feelings of gratitude become a state of being, one which steeps us in appreciation for everything in our life and invites much more to be grateful for!

Gratitude is a vaccine, an antitoxin, and an antiseptic.

- John Henry Jowett

Give thanks for unknown blessings already on their way.

- Native American saying



What is true for *me* about gratitude and money?

Gratitude can act as a bridge between where I am and where I want to be. It opens my eyes to things, people and situations in my life that I may have taken for granted. It has the ability to turn me toward hope and faith where there may have been anger and despair.

Knowing that this is my personal workbook with no right or wrong answers, I use these three pages for some beginning thoughts about gratitude and money today.

Gratitude and money today (continued)

Gratitude and money today (continued)



Magic Money

From *The Magic*

By Rhonda Byrne

“Gratitude is riches. Complaint is poverty.”

- Christian Science Hymnal

If there’s a lack of money in your life, understand that feeling worried, envious, jealous, disappointed, discouraged, doubtful, or fearful about money can never bring more money to you, because those feelings come from a lack of gratitude for the money you have. Complaining about money, arguing about money, getting frustrated about money, being critical of the cost of something, or making someone else feel bad about money are not acts of gratitude, and the money in your life can never improve; it will worsen.

No matter what your current situation, the very thought that you don’t have enough money is being ungrateful for the money you have. You have to get your current situation out of your mind and instead feel grateful for the money you do have, so the money in your life can magically increase!

“Whoever has gratitude (for money) will be given more, and she or he will have an abundance. Whoever does not have gratitude (for money), even what she or he has will be taken from her or him.”

Feeling grateful for money when you have very little is challenging for anyone, but when you understand that nothing will change until you’re grateful you will be inspired to do it.

The subject of money can be a tricky one for many people, especially when they don’t have enough, so there are two steps to the Magic Money practice. It’s important that you read through the entire practice of Magic Money at the beginning of the day, because you will continue with the money practice throughout the day.

Sit down and take a few minutes to think back through your childhood before you had any or much money. As you recall each memory where money was paid *for* you, say and feel the magic words, *thank you*, with all your heart for each instance.

Did you always have food to eat?

Did you live in a home?

Did you receive an education over the years?

How did you travel to school each day? Did you have schoolbooks, school lunches, and all the things you needed for school?

Did you go on any vacations when you were a child?

What were the most exciting birthday gifts you received when you were a child?

Did you have a bike, toys, or a pet?

Did you have clothes as you grew quickly from one size to the next?

Did you go to the movies, play sports, learn a musical instrument, or pursue a hobby?

Did you go to the doctor and take medicine when you were not well?

Did you go to the dentist?

Did you have essential items that you used every day, like your toothbrush, toothpaste, soap, and shampoo?

Did you travel in a car?

Did you watch television, make phone calls, use lights, electricity, and water?

All of these things cost money, and you received them all – at no charge! As you travel back through memories of your childhood and youth, you'll realize how many things you received that equate to hard-earned money. Be grateful for every single instance and memory, because when you can feel sincere gratitude for the money you've received in the past, your money will magically increase in the future! It is guaranteed by Universal law.

To continue with the practice of Magic Money, take a dollar bill and write on a sticker that you place on the bill:

Thank you for all the money I've been given throughout my life.

Take your Magic Dollar Bill with you today and put it in your wallet, purse, or pocket. At least once in the morning and once in the afternoon, or as many times as you want, take it out and hold the Magic Dollar Bill in your hands. Read your words and be *truly* grateful for the abundance of money you've been given in your life. The more sincere you are, the more you feel it, the faster you will see a miraculous change to the circumstances of your money.

You will never know ahead of time how your money will increase, but likely you will see many different circumstances change for you to have more money. You could find money you didn't realize you had, receive unexpected cash or checks, receive discounts, rebates, or decreases in costs, or receive all kinds of material things that would have cost you money.

After today, put your Magic Dollar Bill in a place where you will continue to see it every day to remind you to be grateful for the abundance of money you have been given, never forgetting that the more times you look at your Magic Dollar Bill and feel gratitude for the money you have been given, the more magic you will bring forth. An abundance of gratitude for money equals an abundance of money!

If you find yourself in a situation where you're about to complain about something to do with money, whether it's through your words or your thoughts, ask yourself: "Am I willing to pay the price for this complaint?" Because that one complaint will slow up or even stop the flow of money.

From this day forward, make a promise to yourself that whenever you receive any money, whether it's your salary for work, a refund or discount, or something that someone gives you that costs money, you will be truly grateful for it. Each of these circumstances means that you have received money, and each instance gives you an opportunity to use gratitude's magical power to increase and multiply your money even more by being grateful for the money you've just received!

As I think back to the childhood questions in this article, I am grateful for ...

This week I will practice with my Magic Dollar Bill and write about my experience here.

The Secret to Winning the Lottery

From *Enough Already*

By Alan Cohen

Infinite riches in a little room.

- Christopher Marlowe

Just before Christmas, Rob Anderson went into a convenience store to purchase three \$1 Powerball lottery tickets as stocking stuffers. The clerk misunderstood Anderson's request and erroneously printed one \$3 ticket. When Rob called the mistake to the clerk's attention, the clerk offered to nullify the ticket. Rob decided to just go with what was happening, so he accepted the ticket and purchased the three stocking stuffers in addition. Anderson went home and tossed the "mistake" ticket on his nightstand.

The day after Christmas the winning numbers were announced, and Rob figured he would check the mistake ticket just in case. It was then that he realized the mistake was no mistake. He had just won nearly \$129 million, the largest Powerball jackpot ever paid in the Kentucky lottery.

There's a secret to good fortune, which, like many of the world's best-kept secrets, remains hidden because it is so obvious. The secret to winning the lottery is simple: you've already won.

Now you might be tempted to argue that your bank account doesn't quite reflect such wealth. Understood. Yet, like Nasrudin crawling under the lamppost searching for his key far from where he dropped it, you might be looking in the wrong place for your winnings. Look a little deeper and you might discover a cache of riches with your name already on it.

Psychologists have done numerous studies of lottery winners, with fascinating findings. Many lottery winners experience severe negative psychological results, including depression, alcoholism, and suicide. (Some states have support groups for lottery winners.) A friend of mine won \$6 million in a state lottery, and she subsequently spent a great deal of time and energy fending off her ex-husband's claim on the money, turning down loan requests from friends she hadn't seen in many years, and hiring a bodyguard to safeguard her son from kidnapping. So winning the lottery is not necessarily a trip to heaven. It can mean a trip to hell.

Yet the study I find most interesting is this: Lottery winners who were happy *before* they won were happy *after* winning. Lottery winners who were *unhappy* before they won grew more unhappy afterward. So the secret to winning the lottery is to find abundance and well-being right where you stand. If you need the lottery money to make you happy, you've lost before you've begun. If winning the lottery is the next fun step on your expanding adventure of abundance, you win big-time.

Winning the lottery does not cause happiness. Only the choice to be happy causes happiness.

The Gold You Own

My coaching client Ben, a successful architect, has a son and a daughter who are struggling in careers in art and acting. Ben was frustrated because his kids were not making ends meet or taking his advice to choose professional career tracks he believed would net them greater success and income.

“My kids are smart, healthy, and kind,” Ben told me. “We have always had a great relationship. They are honest, creative, and want to make a contribution to the world. When I told my son and daughter that I am planning to retire and may not be able to keep giving them stipends, they both volunteered to work harder, even get second jobs, to balance their accounts. My son is just a happy guy; nothing can get him down. My daughter is also very well adjusted.”

I stopped Ben right there. “Do you realize how successful you and your children are?” I asked him. “You have raised two fine young adults who are exploring highly creative careers and growing as they go. They are mature, respectful, and close with your family. You love them and they love you. They are among the best-functioning segment of the population. You, sir, already won the gold you seek.”

Tears welled up in Ben's eyes. “I know you're right,” he told me. “I've been overlooking the riches I already own. I couldn't ask for better children. It's not their happiness I need to address. It's my own.”

What am I grateful for that I might be taking for granted – my car, running water, electricity, food, my health, my bed, flushing toilets, food to eat, autumn leaves? Here is a list of 30 things I'm grateful for.

- 1.
- 2.
- 3.

- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.
- 11.
- 12.
- 13.
- 14.
- 15.
- 16.
- 17.
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- 19.
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- 22.
- 23.
- 24.
- 25.
- 26.
- 27.

28.

29.

30.

My Life is a Treasure Chest and I Count Its Worth

From *Prayers to the Great Creator*

By Julia Cameron

The truth is that this world is full of love. This world is an embodiment of the bliss of God. Look at the trees – God’s love is vibrating in them. Look at the water – God’s love is vibrating in the water. Look at the faces of all the people – God’s love is vibrating there.

- Swami Muktananda

The life which I have now is rich and beautiful, intricate and valuable. I cherish the abundance which has come to my door. I take the time and attention to focus on the precise components of my life which please me. I notice the beauty of my surroundings, the harmony of my friendships, the synergy of the many parts working together to form a greater whole. I survey the life I have created with fondness. I pause and appreciate the many small gifts which have brought me delight and renewal. Through the act of consciously cherishing what I do have, I open the doorway to even greater abundance. Allowing the changes in my life to build one upon the other, I allow a transformation in my needs and wants to coexist with appreciation for what I have wanted and have loved. Life is an evolutionary process. Each larger form is built upon the form from which it moves beyond. Recognizing this, I hold tenderness in my heart for both my past and my present. I allow my future to unfold, organically rooted in the soil of all I have been. I bless the treasure of my unfolding.

As I bless the treasure of my unfolding, I appreciate who I am today. Here are ten reasons I appreciate myself ... and *WHY*.

1.

2.

Here are ten reasons I appreciate myself ... and *WHY*. (continued)

3.

4.

5.

6.

7.

8.

9.

10.



Celebrating Life

From *Handle with Prayer*

By Alan Cohen

Thank you, God, for all the wondrous blessings
you have bestowed upon me.

You have created an abundant,
prosperous,
miraculous universe,
and You have given me everything I need to be happy.

I celebrate all the good things in my life,
and I find joy in the good that befalls others.

I am grateful for the blessings I see and those yet to come.

All is well, and I am greatly loved.



Workbook Studies for Week 8

WRITING

- ♥ **Week 8 Workbook:** Read and respond in writing to the Week 8 articles and exercises.

- ♥ Please be ready to share your thoughts, ideas, and revelations for all your writings in class.

Final Project Thought Paper: “What is True for Me About Prosperity?”

Be ready to share your final project next week. It is an oral presentation of a thought paper entitled, “What Is True for Me About Prosperity?” After thoughtfully exploring your opinions and insights throughout the course of this class, this is your opportunity to pull it all together. You may want to consider such questions as:

- What have I learned about myself and my relationship to money?
- What have I learned about my willingness to prosper?
- What have I learned about my faith and my relationship with the God of my understanding?
- What have I learned about how I use Universal Laws?
- How have I changed? Why do I think the changes have taken place? What has been the result?
- What do I most appreciate about my life?

Your Thought Paper will last five minutes. You can read your paper or talk about it. Optional: You may also include drawings, photos, poems or any other visual representation of your experience of what is true about you.

Light Snacks

If you would like to bring a light snack for the break next week, please feel free to do so.

What we really want to do is what we are really meant to do. When we do what we are meant to do, money comes to us, doors open for us, we feel useful, and the work we do feels like play to us.

- Julia Cameron

Week 8

Accepting Prosperity

By living a prosperous life, you provide the world with an example of a life lived in communion with Spirit.

- Chris Michaels

This Week

This week we explore the ways we may or may not be *accepting* prosperity in our lives. Knowing that prosperity is always available to us, might there be old beliefs or patterns of behavior that have stopped us from accepting prosperity? Without judgment, being open to learning, we each continue our discovery of God's greatest gift – our self!

I do not depend upon persons or conditions for my prosperity. God is the source of my supply, so I now put God first financially.

- Catherine Ponder

You are not a beggar at the table of life. You are the honored guest.

- Emmanuel (Pat Rodegast)

Ask and it will be given to you; seek and you will find; knock and the door will be opened to you.

- Matthew 7:7



What is true for *me* about accepting prosperity?

What do I truly believe about my willingness to know that I am worthy of prosperity in every area of my life? In what ways do I accept the abundance of the universe? And what areas of my life are still a work in process?

Knowing that this is my personal workbook with no right or wrong answers, I use these three pages for some beginning thoughts about *accepting* prosperity today.

Accepting prosperity today (continued)

Accepting prosperity today (continued)



Recession Blues

From *Spiritual Solutions: Answers to Life's Greatest Challenges*

By Deepak Chopra

This was the year the roof fell in. Within a matter of months my husband and I separated. We declared bankruptcy and lost our business, a winery and distillery. Now I try to cope as a single parent living in a house that is about to be foreclosed on. I'm about to turn fifty, and there are moments when I feel completely lost. Mostly, however, I try to be optimistic and believe that my new journey will be an opportunity to find my life's true purpose. I want nothing more than to provide a secure and happy future for my children. People like me and respond to my positive energy. Surely there's an open door for me. My question is, how do I keep that door open?

Sara, 49, British Columbia

I can assure you that your letter has sent a shudder through many hearts. In the current recession, older workers who thought that they were nearing the fulfillment of their careers find instead that the bottom has dropped out. They are poorly prepared for the loss of job or home or savings – all the safety nets we provide for ourselves in a working lifetime.

To open a new door, I think we must fall back on the adage about Nature abhorring a vacuum. Right now you have a space inside that contains the following: regret, disappointment, nostalgia for better times, hope for the future, anxiety over the future, self-esteem, and self-doubts. In other words, there's a disorganized tangle of conflicts. Shadow energies are coming up to make you feel afraid. The instability of your outer life is mirrored by inner instability as well.

You need to create a space for clarity, inspiration, and new beginnings. You already possess the life skills for all of that. The problem is that so much is swirling around inside that no clarity is possible, or it only comes in fits and starts. Realize that you are in crisis mode. You cannot ask everything of yourself. Where are your outside helpers, support, and most of all, where is your husband? I know he has his own anxieties, but he was part of the collapse that led to this crisis. He should be part of the path that leads out of it. Asking you to bear the burden alone is inexcusable.

I'm afraid that you also need to be tough-minded right now. Go to those you helped in the past and make it known, in no uncertain terms, that you need support during this crisis. Don't be brave; don't be a martyr; don't fall into victimization and the wishful thinking that comes packed with it. Look at yourself as if you were another person – someone you know

well who needs sound, rational advice. What would you tell her? Being objective helps to clear out the confused swirl of emotions that tug one way and another day after day.

You have a good sense of your core self; that comes through clearly when you write. It's the core self that gets people through crises. Externals come second. Yes, the recession and the blows it has delivered to the lives of good, well-deserving people are real. But inner resilience and the ability to bounce back are personal qualities, and they prove decisive in cases like yours. Align yourself with someone who has this kind of resilience so that your own can be strengthened. Find another oak to weather the storm with you. Anyone who is in touch with his or her core self will always respond. Before you worry about staying positive, take steps, however small, to get out of crisis mode. Once you orient yourself realistically in that direction, the doors that need to open will begin to do so.

Where do I see myself in Sara's story?

What can I learn from Deepak Chopra's advice to Sara?

How can I apply it to my own life?

How will applying it in my life move me toward accepting prosperity?

The Money Magnet

From *The Magic*

By Rhonda Byrne

“It is only with gratitude that life becomes rich.”

- Dietrich Bonhoeffer (1906-1945)
Lutheran Pastor

Gratitude is riches and complaint is poverty; it's the golden rule of your whole life, whether it's your health, job, relationships, or money. The more grateful you can be for the money you have, even if you don't have very much, the more riches you will receive. And the more you complain about money, the poorer you will become.

Today's magical practice turns one of the biggest reasons people complain about money into an act of gratitude, and so it has double the power to change the circumstances of your money; you'll be *replacing* a complaint, which makes you poorer, with gratitude, which magically brings you riches.

Most people wouldn't think they complain about money, but if there is a lack of money in their life they are complaining without realizing it. Complaining happens through people's thoughts as well as their words, and most people aren't aware of the many thoughts in their head. Any complaining, negative, jealous, or worried thoughts or words about money are literally creating poverty. And of course the biggest complaints come when money has to be paid out.

If you don't have enough money, paying your bills can be one of the most difficult things to do. It can seem like there is a greater stream of bills than there is money to pay them. But if you complain about your bills then what you are really doing is complaining about money, and complaining keeps you in poverty.

If you don't have enough money, the last thing you would normally do is feel grateful for your bills, but in fact that's exactly what you *have* to do to receive more money in your life. To have a rich life, you must *be grateful* for everything to do with money, and begrudging your bills is not being grateful. You must do the exact opposite, which is to be grateful for the goods or services you've received from those who billed you. It is such a simple thing to do, but it will have a monumental effect on the money in your life. You will literally become a money magnet!

To be grateful for a bill, think about how much you've benefitted from the service or goods on the bill. If it's payment for rent or a mortgage, be grateful that you have a home, and you're living in it. What if the only way you could live in a home was by saving up all the money and paying cash for it? What if there was no such thing as lending institutions or places to rent? Most of us would be living on the streets, so be grateful to lending institutions or your landlord, because they have made it possible for you to live in a home or apartment.

If you're paying a bill for gas or electricity, think about the heating or cooling you've received, the hot showers, and every appliance you were able to use because of the service. If you're paying a phone or Internet bill, imagine how difficult your life would be if you had to travel vast distances to talk to each person individually. Think about how many times you've been able to call family and friends, send and receive emails, or access information instantly through the Internet because of your service provider. All of these remarkable services are at your fingertips, so be grateful for them, and be grateful that the companies trust you by providing their services *before* you have paid for them.

Ever since I discovered the phenomenal power of gratitude, I write the magic words, "*Thank you – Paid,*" on every bill as I pay it, and I never miss a single one. At the beginning, when I didn't have the money to pay a bill, I would still use gratitude's magical power, and would instead write across the bill, "*Thank you for the money.*" Then when I had the money to pay it, I would add, "*Thank you – Paid.*"

Today you are going to do the same. Take any currently unpaid bills you have, and use gratitude's magical power by writing across them, "*Thank you for the money,*" and feel grateful for having the money to pay the bill, whether you have it or not. If you receive and pay most of your bills online, then when you receive an online bill forward it to yourself as an email and write in the subject line in capital bold letters, **THANK YOU FOR THE MONEY.**

Next, find ten bills you've paid in the past and write across the front of each one the magic words, "*Thank you – Paid.*" As you write on each paid bill, feel as grateful as you possibly can that you had the money to pay the bill. The more gratitude you can harness for the bills you've paid, the more money you will magically magnetize to you!

From this day forward, you could make it your regular practice that whenever you pay a bill, you briefly think about the great service you've received from the bill, and write across the face of the bill the magic words, "*Thank you – Paid.*" And if you don't have the money to pay a bill, use gratitude's magical power and write, "*Thank you for the money,*" and feel as if you're saying thank you because you *have* the money to pay the bill!

Feeling gratitude for the money you've paid out guarantees you will receive more. Gratitude is like a magnetic golden thread attached to your money, so when you pay money out, the money always returns to you, sometimes equally, sometimes tenfold, sometimes a hundredfold. The abundance you receive back depends not on how much money you give,

but on how much gratitude you give. You could have so much gratitude when you pay a bill for fifty dollars that you could receive back hundreds of dollars.

The Money Magnet

1. Count your blessings: Make a list of ten blessings. Write *why* you're grateful. Reread your list, and at the end of each blessing say, *thank you, thank you, thank you*, and feel as grateful for that blessing as you can.
2. Take any current unpaid bills you have, use gratitude's magical power, and write across each one: "*Thank you for the money.*" Feel grateful for having the money to pay the bill, whether you have it or not.
3. Take ten bills you've paid in the past, and write across the front of each one of them the magic words: "*Thank you – Paid.*" Feel truly grateful that you had the money to pay the bill!

Looking at number one from "The Money Magnet," here is my list of ten blessings with room to write, *thank you, thank you, thank you.*

1.

2.

3.

4.

Looking at number one from “The Money Magnet,” here is my list of ten blessings with room to write, *thank you, thank you, thank you.* (continued)

5.

6.

7.

8.

9.

10.

After practicing number two from “The Money Magnet,” if I have unpaid bills, I will write about my experience here.

Looking at number three from “The Money Magnet,” after practicing with bills I’ve paid in the past, I will write about my experience here.

Enough Already

From *Enough Already*

By Alan Cohen

It is not our circumstances which create our discontent or contentment. It is us.

- Vivian Greene

I was having dinner with Dr. Wayne Dyer when the subject of money came up. “I don’t need any more money,” Wayne told me in a matter-of-fact way. “I have enough money.”

Well, you sure do, I jealously thought. You have a ton of books on the bestseller list, and you make umpteen-thousand dollars for a lecture.

As I considered Wayne’s statement, however, I realized that it offered a brilliant teaching. Wayne Dyer has enough money because he chooses to regard what he has as enough. His sense of enough is not based on a number. It is based on his willingness to feel satisfied. I know people who have a lot more money than Dr. Dyer, and they never have enough. I also know people who have very little money, and they feel rich. Wealth and poverty are not external conditions. They are states of mind.

Since that conversation, I have practiced seeing life through the eyes of supply rather than lack, appreciation rather than complaint, ease rather than struggle. I have discovered that I have total and absolute power to step into the experience of health, wealth, love, and success at any moment I choose. That power is yours, if you exercise it.

Try this experiment: For one day imagine that what you have and what you are is enough. When you look in the mirror, decide to like what you see. When you connect with your friend, date, spouse, or boss, notice what you like about that person rather than what bugs you. When you go over your credit-card bill, instead of complaining about the high price of gas and groceries, thank all the people who brought your fuel to you and your food from seed to your table. When you go to work, celebrate the customers and accounts you have rather than wringing your hands over those you are missing.

If you do this experiment sincerely and continuously for even one day, your life will change. You will feel better, and things will start to work more in your favor. You will recognize that you have far more riches at your disposal than you realized. You will realize that you have not just enough, but plenty.

A Tale of Two Travelers

A traveler in an ancient time arrived at the gate of a city and found a gatekeeper sitting at its foot. “What’s it like in this city?” the sojourner asked.

“What was it like where you came from?” returned the gatekeeper.

“It was a horrible place,” the traveler replied. “There were no jobs, everyone was fighting with each other, and the streets were a mess.”

“Well, that’s pretty much what you’ll find here,” the gatekeeper explained.

The visitor shook his head and continued on his way.

An hour later another traveler approached the city gate. “What’s it like in this city?” he asked the gatekeeper.

“What was it like where you came from?” returned the gatekeeper.

“Pretty nice, actually,” the traveler replied. “My work was rewarding, people helped each other where they could, and it was a decent place for kids to grow up.”

“Well, that’s pretty much what you’ll find here,” the gatekeeper explained.

The visitor thanked the gatekeeper and entered the city.

The world you observe is not an absolute condition. It is a snapshot of your consciousness. If you want to change the world, begin by changing your vision of it. Quantum physicists tell us that it is impossible to conduct a purely objective experiment because the mere *presence* of the experimenter influences the results. Likewise, you affect your life profoundly simply by participating in it. *How* you participate determines how your life turns out.

If you are willing to shift your vision from lack to supply, you may be surprised by how much “enough” you already own. The more enough you find, the more enough you *will* find. The more lack you find, the more lack you will find. You are always finding what you are looking for, so take care what you are looking for. “Seek and ye shall find” is not a promise. It is a statement of how it already is.

My greatest teachers of enoughness were a Fijian family my beloved Dee and I were close with when we lived in that country. The mother, father, and five children, ages 2 to 15, all lived in a one-room shack with tine walls and no plumbing, electricity, or glass windows. They cooked over a wood fire, bathed in a small spring in the backyard, and walked to an outhouse in the rain. They farmed their own food and had not money for anything beyond simple necessities. From the point of view of our culture, their level of living was bare subsistence.

Oddly, these were among the happiest people I have ever met. They loved each other dearly and laughed often, and the children retained extraordinary light in their eyes even into young adulthood. The only toy the kids had was a tire swing in the backyard, and they played rugby using an empty plastic water bottle as a ball. Their shack was more of a home than many loveless mansions. They enjoyed life immensely and felt no sense of lack.

One day we bought the family a modest-size fish, perhaps 16 inches long, for their dinner. The next day I asked the dad, “Did you enjoy the fish?”

He smiled and told me, “Yes, very much! We invited the family next door for dinner. We cut up the fish, put it in a curry, and served nine people with it.”

At another time we gave the father a candy bar, which he broke into pieces. “Why are you breaking it up?” I asked.

“So each of the kids can have a piece,” he answered.

I cite these examples not to extol poverty, but to celebrate plenty. Sufficiency is an attitude. You might be in the midst of fabulous abundance, but not notice it because you are looking elsewhere. You might also stand in the midst of apparent devastation, but be overwhelmed by the love that moves people to join together to overcome it. Attitude is like a microscope: When you focus on dimensions deeper than the obvious, you discover vast riches that are invisible at the surface. With practice and focus, wealth becomes consistently apparent.

Wayne Dyer has enough. The kids in Fiji have enough. What do the two have in common? They would rather have enough than not enough. So they just *choose* it. Perhaps you and I could have less of what we do not want and more of what we *do* want, simply because that is what we prefer.

In what areas of my life do I choose to see that I have enough?

What does “enough” look like? What does it feel like?

How will the feeling of having enough help me accept prosperity into my life?



My Soul is Rich Beyond My Knowing

From *Prayers to the Great Creator*

By Julia Cameron

I honor the creator within me.
I carry riches, jewels, and abundance.
I have a bountiful heart.
I am dowried by love, by compassion, by companionship.
I act with generosity.
I am sourced in God.
All goodness flows to me and through me.
There is no limit to what I can accomplish.
I am the hand of Life flowing toward greater Life.
My creations are the creations of the creator within me.
I create with freedom and power.
I create with bliss and excitement.
Through me and in me, the powers of the Universe move to expansion.
I am within that power, expanded by that power.
It is within me and is expanded through me.
As the Universe is powerful and good,
so, too, am I.

