



Spiritual Studies Institute

## TEN RULES FOR INNER PEACE WITH MONEY

We are delighted to be with you today and to discuss ways to find inner peace with money. Just about everybody has at some point felt anxious about money. I know that I certainly have. For many of us, however, this anxiety or lack of inner peace with money is a habitual thing. There is a saying in the USA that the only things that are certain are death and taxes. I would like to update that saying and add that worry about money is just as certain as the other two. Today, we will briefly look at this issue and present some practical rules that we have found helpful in dealing with our attitudes about money. We hope these comments may be useful to you as well.

Before we get into the rules for dealing with money, we want to spend a moment looking at the *inner peace* part of the equation. If we asked each of you what inner peace means to you, probably most of you would respond that it means *peace of mind*. While that is definitely true, it may not be the whole truth. Carl Jung, the noted Swiss psychologist, said an American Indian once told him that "no man thinks in the head; we all think in the heart." Cutting edge neuroscience is finding truth in this perspective, as strange as that may sound. Science has learned that as sensory information comes into the brain, the information takes a short-cut connection directly to the heart. The heart then is able to respond to the information more rapidly than can the processing functions within the brain. As a result, the heart seems to influence the brain more than the brain influences the heart.

This newfound importance of the heart may sound startling as one like me probably learned in school that the heart is just a glorified pump. That is not so. I think there is great truth that the inner peace for which we all look begins with the heart. Peace of mind to me means a quiet heart.

We might describe the current world situation as a mess. Some people feel that the history of the world is but the story of humanity's selfishness. The pasts of all nations appear colored with greed. As a result, I believe that excessive materialism is the cause of much of the world's distress and may constitute the greatest threat that mankind faces. Trillions of Euros are spent each year on luxuries, on expensive and unnecessary objects of desire, and on the search for excitement and ceaseless nightly pleasures. Many live soft and easy lives without knowing the meaning of nature-ordained work. Yet over one billion people in the world live on less than a Euro a day. Is that acceptable to us?

The world problems are of our own creation. We reap what we sow. Very little money in a relative sense is actually spent for the betterment of human living or for instilling values which lead to better human relations. To own, to possess, and to compete with others for supremacy is our current pattern. Much of the world's miseries can be traced to human selfishness centered on materialistic objectives. However, today many within humanity are tired of these unwholesome ways and of the centralization of power in selfish hands.

Is the situation really that much better for more affluent individuals such as our group here today? I suspect not. I think people everywhere feel the stress of materialism. Money seems to dominate most everything we do. It is the controlling

factor in many of our lives. Excessive materialism is like a fog, which distorts and hides the way. Materialism becomes a prison. Our needs, as measured by our desires, seem endless. There is so much personal fear and worry associated with money.

People are tired of all this. We are demanding a better way, and that is what we want to talk about. We want to outline 10 rules that can help you resolve your difficulties with money and achieve that quiet heart, which we all seek. All that we will say today has been influenced by the esoteric teachings of Alice Bailey, so our comments may be somewhat different than what you would hear in a typical lecture on dealing with money.

### **#1: Rule of the Container**

Money is a manifestation of energy. As with all energies, it has to be contained first and then used later. Think of the energy of gasoline: we first put the gasoline in a tank and then later use it to run our automobile. So it is with money. Money must first be stored before it can be properly used at a later date. I like to think of the Rule of the Container in two aspects. The first aspect deals with containing money from the point we receive it to the point it is properly stored. How often we let so much of this energy slip through our fingers before the deposit of the money in a container. The average person is very mindless in this regard. How foolish it would look if the gasoline delivery truck was rapidly leaking gasoline on its way to the service station. We do the same thing, however. We lose so much money before we can consciously store it and later deploy it. In the past, I often tried to pay bills sometimes months before they were due. I knew that the longer I held on to the money, the more of it would slip through my fingers and not be available when I really needed it.

The second aspect of the Rule of the Container deals with the more permanent storage of this energy of money. It may be stored in banks, in the stock market, in real estate or in other investments. Some people are able to store money through building up a business. The main thing is just that it be stored so that it can be used at a later date when it is needed. In California, much of our water comes from our winter rains and from spring snowmelt in neighboring states. This water has to be captured in reservoirs and held for use in the dry summers. If you did not store money when it is more plentiful during your work years, then there may not be inner peace with money during your retirement years.

### **#2: Rule of Controlling Desire**

Desire may be the principal characteristic of Western civilization. It is a fundamental human weakness. We all know that our needs are few but our wants are many. Desire demands satisfaction of a sensed need. It constantly pulls on us and gives us no peace. Sometimes desire can even imprison us. It works like an object of addiction.

Money is the symbol of human desire. Many love money and the power that money gives. This love and desire for money account for the vast differences between the very rich and the very poor. There is much truth in the biblical saying that the *love of money is the root of all evils*. Remember, nobody is saying that money, itself, is the root of evil. Money is neither good nor bad; it's an impersonal energy. What the sages have said through the ages is that the *love* of money is the real problem as it leads to selfishness, and selfishness leads to misery of oneself and others.

Being totally honest, I believe that the glamour of money and of materialism controls most of us. However, I do also see the tide turning. Not too many centuries ago, being extremely overweight was found attractive as it indicated affluence. That attitude has changed today and being grossly overweight now is viewed as both unattractive and unhealthy. So it is with money. The gluttonous desire for possessions is no longer held in high esteem as it once was; clutching hands are no longer viewed as attractive.

### **#3: Rule of the Middle Path**

Sometimes, there seems to be a war going on between materialism and spiritualism. I like to think of us as all being little energy units and displaying a certain type of energy. Material energy and spiritual energy are the opposite ends on a spectrum. Today, we tend to be swept much more into the rhythm of material interests rather than into the rhythm of spiritual interests. We tend to find ourselves more on the material side.

However, many good people think the goal is to move to the other end of the spectrum, to the spiritual side. I believe this is a mistake and is not consistent with this Rule of the Middle Path. Obtaining inner peace with money generally requires one to take the middle ground between the two ends of the spectrum. The spiritualizing of money is not about abandoning the material. It is about developing the right attitudes toward money and material living. Our outer responsibilities must always continue to be met. We are always expected to demonstrate the highest skill in action.

Sometimes spiritually oriented people cannot materialize what they need. They are too focused on abstract spiritual levels and not grounded on the physical plane. They are often in trouble and may become burdens on others. That is not what is desired. That does not really give inner peace. Yes, most Western people do live too far on the material side of life. For them, there is the need to move toward the spiritual side. However, there is a tendency to do this in an unbalanced way. Those who run off to live in the forest often are disappointed by what they find.

### **#4: Rule of Inner and Outer Balance**

This is similar to the last rule but has more to do with one's focus rather than with one's orientation. Remember that we all have inner lives in addition to our outer lives. The secret for finding the quiet heart is to balance these two parts of ourselves. This leads to inner peace. The outer part of our lives is very important. It is a significant personal achievement to be able to manifest and anchor things on the physical plane. We should be proud of our outer accomplishments. Oftentimes, however, just about all our emphasis and effort seems to go toward that which benefits the outer life.

People are finding that material possessions beyond a certain level become a handicap to happiness. It's like too much wine. It makes us giddy and then leads to a hangover. Happiness and success are not dependent on the possession of more and more material things. You can always have that which is unnecessary but only at the expense of the real and essential. The good, the true, and the beautiful cannot be bought. Who would not trade some of their stuff for more inner peace? I sure would.

I assure you that the meditation techniques you have learned in this seminar will do much more toward attaining the quiet heart than spending that time playing with

some new toy. We must cultivate and build our inner lives with the same energy and sense of purpose that we use to build our outer lives.

### **#5: Rule of Interconnection**

How silly it would be if our arms thought they had no connection to our legs. Certainly the arms should realize that they are only one piece of a larger whole. But don't we really act the same way? So often, we have such an excessively self-centered attitude toward life that we think that the universe centers on us. We don't realize that we are just one small piece of an enormous puzzle. We often don't recognize the interrelationship of all life on earth.

Why should we know any better? At least in the USA, the schools tend to overlook this fact. The aim of our present-day educational system often seems separative to me. Education has emphasized equipping our youth to survive in a predatory world and make as much money as possible. Our children are not taught the fact of human unity and the use of the world's resources for the good of all. I know I was not taught these things in school. Also, I know I lack knowledge of many of the cultural things that you in Europe appreciate and that can add such richness to the inner life.

As we are all interconnected, the pain of others does affect our inner peace, whether we recognize that or not. On some level, perhaps unconscious, each of us knows that parts of the world needlessly suffer. Our hearts know this even if our minds pay no attention. Often it seems to take a catastrophe, as might result from global warming, to force us to address our interdependence. As such, sometimes there is a hidden benefit in tragedies.

### **#6: Rule of Sharing**

Selfishness seems universal. The local small businessman displays the same selfishness as often is seen by the top corporate executive. All this takes a toll on our inner peace. Humanity in general takes and does not give; humanity grasps and does not distribute. But if we remember our interconnectedness from the last rule, we see how foolish this is. Can you imagine a body with an obese torso and a shrunken head? How ridiculous that would be.

In the past, money has been almost exclusively used for personal and family needs. Very little of our money is used for group and world needs. Few have learned to give of their money and themselves to the point of sacrifice. Money can be selfishly used for the satisfaction of purely personal desires or unselfishly used for the common good. There will not be true inner or even outer peace and security until money and the natural resources of the world are regarded as goods to be shared. Right sharing is an example of spiritualizing money. One model, I like, is to save 10% of your money and give away 10%. I suspect that those who follow such a rule will never know want and will have the inner peace with money that all desire.

### **#7: Rule of Cooperation**

Today, the main characteristic of commerce is competition. In business, everyone fights everyone else and survival is guaranteed only to the fittest. We think of commerce as a zero sum game. The more you get means the less I get. If you get the promotion, I don't. There is a saying that the trees grow tallest in the forest, where each must fight for the light. That may be true, but let's remember that many of the weaker trees die for lack of light. Can there ever be true peace of mind with

money if it is always one against another, if the weakest must always lose? I think not. For us to master the quiet heart, the spirit of competition must eventually evolve into a spirit of cooperation. This is the secret of all right human relations.

There is such power when everyone pulls together. We often see this in family units where the good of the whole is considered and not just the good of the individual. Cooperation is the enemy of competition and someday will replace it. In the meanwhile, more economic sharing would take the edge off competition and give a more even distribution of the necessities of life. Innovative ideas are appearing in response to this need. For example, Muhammad Yunus, winner of the Nobel Peace Prize for his pioneering work with microloans to the poor in Bangladesh, offers a model for using the creative vibrancy of business to tackle social problems such as poverty. His model for what he calls social businesses doesn't call for the abolishment of capitalism but rather its enlightenment.

### **#8: Rule of Right Proportion**

Financial abundance can be disastrous to many. We often read of the problems experienced by those winning the lottery in the USA. Alternatively, financial stringency can sometimes reestablish a lost sense of values. I am close to a 90 year old person, who for the most part, lived an affluent life. However, she indicated that her most fond memories were actually during the Great Depression when money was very scarce. I join those calling for a readjustment of values and a new way of living based on a correct sense of proportion.

A psychologist, affiliated with our institute, specializes in counseling people on their attitude toward money. In a book he wrote on the subject, he indicated that we don't necessarily need to down-size. What we do need to do is *right-size* or to establish sustainable levels for our consumption. This is a rule that the USA has yet to embrace and that has created severe consequences for our country and for the world in general. Each of us currently spends so much on that which is unnecessary. The stress of doing so undermines our inner peace.

A right sense of proportion in one's material life is a very practical way of living. I like to think of people's wealth in terms of their financial resources compared to their needs. Under this definition, a person can increase their wealth simply by limiting their needs; we become richer by eliminating those things that don't really serve us. Also, under this definition, many of the world's rich are poor as they have such inflated needs resulting in incredibly expensive lifestyles. Sometimes, we do not own things but rather are owned by them.

### **#9: Rule of Simplicity**

Have you ever noticed that someone who truly understands a subject can explain it in very simple terms by distilling the essence out of complicated material? It is said that simplicity is the blueprint behind all creation, and the closer we approach the truth, the more we can see this simplicity in all its elegance. However, many of us have yet to instill the concept of simplicity into our lives. Much of our stress results from our inability to distinguish and to choose between essentials and nonessentials. We all waste so much time and money on nonessentials.

The simplicity and true values of prior generations seem lost in the modern world. It takes courage to move to simplify your life. It is painful to break old patterns to permit the inflow of the new. However, the potential results from doing so are

enormous. Can you think of ways to simplify your life? Can you think of ways to release yourself from the bondage of money?

One effective way to bring simplicity into our lives is that of eliminating impossible goals. These unrealistic goals attach themselves to us like leaches and can suck out our life energy. These unrealistic goals can prevent us from real accomplishment in obtainable areas. I like the prayer that Alcohol Anonymous uses: *God grant us the serenity to accept the things we cannot change, courage to change the things we can, and wisdom to know the difference.* This reminds us to focus of the real and not the unreal.

### **#10: Rule of Stewardship**

I think of stewardship in terms of taking full responsible for one's material life. What we are seeking is a right understanding, appreciation, and use of money in both a material and spiritual sense. On the individual level, we must contain or conserve this precious energy, we call money, and then consciously direct it to appropriate uses. We must control this energy and not let money control us. On the global level, we should realize that we are only custodians of the resources of the world. These resources belong to all of humanity and are not there just for the luxury of the few. We must embrace the concept of the greatest good for the greatest number, and I think the world is slowly moving in that direction. In the past, however, more spiritually minded people often have not assumed economic leadership as their spiritual duty and responsibility. This has left the power of making economic decisions in the wrong hands.

Humanity must learn proper stewardship regarding money as that money can become the means whereby divine purpose is carried forward. We must learn to give for the benefit of others. One of the most constructive things that a person may do is obtain some financial abundance and use it for the common good. Yet, for some, this is never enough money regardless of the level of affluence. Their attitude toward money is characteristic of any addiction.

Ask yourself, what is your attitude toward money? Do you think of money strictly in material terms or do you also see it as an asset that has other uses as well?

### **CONCLUSION**

We must face the facts as they exist in our civilization. If we truly believe that we live too far on the material end of life's spectrum, then we should do something about those aspects of our life that we think are not centered. We can sum up these 10 Rules for Inner Peace with Money in the one phrase: the *right use of money*. We must all start by integrating these concepts into our individual lives. It is time for us to gain control of our desires and this energy we call money. It is time for us to channel some of our money into new directions. Money needs to be viewed as a spiritual asset as well as a material asset, and we must learn to shoulder both uses responsibly.

Anyone watching the news on television or reading the newspaper is apt to become discouraged as we are constantly flooded with examples of materialistic selfishness and greed. However, I think that it is wholesome for this to come to the surface where all may see and judge. This process of full disclosure is analogous to the psychological cleansing of an individual's unconscious; all that is hidden must be uncovered before it can be healed.

We don't know what the future holds as men determine their own destinies. However, let it be said that each of us did our part. Humanity as a whole is of far greater importance than any individual or any nation. In the past, money has been the instrument of men's selfishness. In the future, it must become the instrument of men's goodwill. It all depends upon the right action of good people. It all depends on us. We need to stand firm with this energy we call money in order to build better individual lives and a better world.

Thank you for letting us share these thoughts with you.

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