World Goodwill Symposium

The Spirit of Money and the Divine Circulatory Flow

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THE SYMBOL OF MONEY AS A DIVINE EXCHANGE OF LOVE

World Goodwill

Good afternoon friends. It is wonderful that we can all be here today to discuss and reflect on the subject of money from a more spiritual and deeper perspective. The topic of money is full of paradox, mystery and wonder. Our lives revolve around money in every aspect whether we are consciously aware of it or not. We are expose to some form of this living energy of money everyday through cash, credit and debit cards, checks and even electronic payments that require only a click of a button. Money touches upon our lives in ways that we may not realize.

When we think of money in a general sense it may evoke various reactions and different viewpoints depending on how we were raised, our cultural background, and our personal experiences with money. We all have various ideas, opinions and views about money. An editorial article in the UN magazine of the Economic and Social Council says that money is "Often attacked by moralists and rejected by utopians, sometimes relegated to a secondary role even by economists but omnipresent in our daily lives, money has contributed, by facilitating trade and boosting economic activity, to certain decisive steps in the history of civilization." For many, money can be a controlling factor that affects our mood, how much food we bring home to the dinner table, it can affect our health (mental, emotional and physical), it can affect our entire well-being, our quality of life, and even our whole sense of worth. The concept of money is very powerful in that sense. How we handle our relationship to money can result in family and marriage break ups, wars being wage, it can reflect people's confidence in society as well as in our political climate, and it can affect the lives of billions. Indeed, money is a driving force and phenomena behind our modern civilization. Yet if we think of money in its most simplest and basic meaning, it serves as only a medium of exchange and indicator of value for some service or product.

The topic of money can be very complex depending on how it is approached and discussed. To speak and understand about money from a spiritual point of view requires letting go of our own biases, personal feelings and preconceptions about money, and be open to the concept of money as a flow of energy. The theme of this conference is "The Spirit of Money and the Divine Circulatory Flow". You may wonder how the words "spirit" and "money" can be related and nonetheless be placed in the same sentence when they seem so contradictory. What does spirit have to do with money and what does money have to do with spirit? They may seem so opposite and so far from each other in terms of their meaning and significances. The great theosophist, H.P. Blavasky stated that, "Matter is spirit at its lowest and spirit is matter at its highest". So if we view money as a concrete living substance filled with vibrating atoms known as matter then money is really spirit filled with divine purpose, but clothed in a physical form. Spirit is money and money is spirit. If money is energy then we can see that it must be in constant circulation for it to function its divine purpose. Energy that becomes blocked or interrupted hinders human and planetary progress, creates diseases and stifles the life aspect. The Divine Circulatory Flow is the spiritual bloodstream that pervades our very existence and is what sustains and nurtures our planetary life. Money as energy needs to be circulated, released and distributed through loving intention and right relations. It must be consciously directed and rightly understood. Money can be thought of as a symbol of a divine exchange of love.

From the Ageless Wisdom teachings, it is said that, "This whole question of money is one of the greatest difficulty at this time and also one of the utmost simplicity. The difficulty is due to the wrong thought which, for generations, has been brought to bear upon the problem, leading to wrong attitudes, even among the most devoted disciples. The attitude of humanity to money has been coloured by greed, by grasping for the lower self, by jealousy, by material desire and by the heart-breaking need for it which—in its turn—is the result of these wrong attitudes. These wrong attitudes lead to the disastrous economic conditions which we find all around us. They are effects of causes which are initiated by man himself. In

the re-generation of money and in the changing of man's attitude to it will eventually come world release."

What does the Tibetan mean when he says that the change in attitude about money will bring "world release"? From the eyes of the great spiritual Masters, such as the Buddha and the Christ who both showed humanity a newer approach towards spiritual living, humanity as a whole still remains a prisoner of the planet to this day. The Buddha taught about detachment from worldly possessions when he said "What you desire you shall suffer." If we release ourselves from the grips of material desire, we can be free from the control of the glamours and illusion that are attached to material life. His brother, the Christ taught about the redemption of money through love, sharing and giving. As we see today, money still is the controlling factor that is imprisoning the majority of humanity through fear, greed, ignorance, hate, which is all driving the energy of money. Money is not evil – it is only a medium of exchange. Money is just a piece of concretized energy waiting to be utilized and released towards a purpose and goal. This "world release" according to the Tibetan will be through our change in attitude towards money and how we relate to money in a responsible and loving manner, which will release humanity from the throes of material desire. Freedom as far as the human mind is capable of understanding from a spiritual standpoint is the goal of our existence. Humanity has come a long way, but now has reached a pinnacle. The next stage of humanity's evolutionary growth is to face the crisis of freedom from material desire. This is the "world release" that is currently taking place. The financial crisis and the world economic situation is evident of this adjustment that is taking place. The consciousness of humanity is being adjusted, lessons being learned, values are being re-evaluated, and higher understanding about the role of money in building a better civilization is emerging and definitely needed.

What does the basic Law of Love got to do with money? When speaking of love from a spiritual perspective, this love has nothing to do with the lower personality love that separates. This is spiritual love is an inclusive and higher love that bares no boundaries. This is love from the soul. The Law of Love brings freedom and liberation, which our country was founded on - freedom and liberty. We are told to "Remember that money is the consolidation of the loving, living energy of divinity, and that the greater the realisation and expression of love, the freer will be the inflow of that which is needed to carry forward the work. You are working with the energy of love and not with the energy of desire, the reflection or distortion of love." If we think of the planet and its entire existence as a global body where everything is interconnected and circulated just like a human body then we can see that there is a divine driving force behind our existence. Each part of the global body needs nourishment (food, oxygen, nutrients, etc.) If one part of the human body becomes stagnant there exist a stroke or a clogged artery. Our global body has been experiencing major strokes that affect millions. When one part of the world is suffering due to some catastrophe, an outpouring of love is generated. The expression of channeled love could be in the form of money, resources, services, and other things to help ameliorate the suffering. The Ageless Wisdom says, "Money is the manifestation of energy. All energy can be applied in differing ways, being in itself an impersonal and blind force." In other words, our motives lie deep behind the use or misuse of money.

Throughout human history, we have seen an increase in philanthropic efforts, which is a reflection of humanity's response to the Law of Love that must be released, exchanged and circulated into the world. Wouldn't you agree that the majority of humanity wants to alleviate the world sufferings and the ongoing crises? There are thousands of men and women of goodwill and world servers everywhere who are actively working in all fields of human endeavor to ameliorate the economic and social problems. According to the 2010 Global Humanitarian Assistance Report, which does studies on countries' humanitarian activities, an interesting study was done on the most charitable countries. The study ranked countries by donation per citizen from data collected in 2008. The top three most generous or charitable countries in which individual citizens donated to some charity within their society were 1) Luxembourg - \$114/citizen 2) Norway - \$96/citizen 3) Sweden - \$66/citizen. The United States ranked 9th with the

average individual citizen only donating \$14. The United Kingdom ranked 8th right above the U.S. with \$17/citizen. It was interesting that three Middle Eastern countries out rank the U.S. in generous donation among their citizens. They were Kuwait which ranks fifth, Saudi Arabia at sixth, and the United Arab Emirates at seventh. These three countries have lower per capita income than the United States, but the citizens found it was important to donate and recognized the responsibility of giving in their society.

Here in the U.S., there has always been a history of wealthy people giving away money. Today there is a small but influential minority of responsible and wealthy citizens and organizations who are taking action and showing great leadership in alleviating the current sufferings. The ones we may have heard about are Bill and Melinda Gates Foundation, George Soros, John D. Rockefeller, Henry Ford Foundation, Andrew Carnegie Endowment, as well as many others. These philanthropic efforts are certainly making constructive and positive impacts as well as setting a necessary example to other wealthy billionaires on how money can be channeled towards constructive means to help rebuild a better civilization, restore the divine circulatory flow and heal and uplift people from the scourge of poverty, war and disease. Most of us do not have the wealth like Bill Gates or George Soros, but we each can make our contributions. Even today, people of all race, class, culture and gender give for many reason whether it is a dime to a homeless person, or give to a favorite charity or nonprofit. In the Bible, the book of Mark 12:41-44, Jesus observed rich people donating large amounts of money to the temple while a widow gave only two very small copper coins. Jesus said that the widow put more in the treasury than everyone else, because the others gave out of their wealth while the widow gave out of her poverty. We certainly don't have to be wealthy to give. The spiritual law says "to those who give shall be given" so that they can give again. This spiritual law of giving and sharing is what drives and brings impetus to the divine circulatory flow through right and loving intention.

I would like to conclude my talk with sharing with you the story of philanthropy, which I found quite interesting and spiritually symbolic. The history and concept of philanthropy has been around since ancient Greece. What do we mean by philanthropy? The dictionary definition of philanthropy is "the effort or inclination to increase the well-being of humankind; love to mankind; benevolence toward the whole human family; universal good will; desire and readiness to do good to all." The modern word philanthropos gives us two words combined. The first word is philos meaning love or loving in the sense of being cared for, nourished and benefiting. Anthropos is the second word meaning human being in the sense of humankind, humanity or human-ness.

The word philanthropy was coined about 2500 years ago during ancient Greece in a play written by Aeschylus, a playwriter who wrote *Prometheus Bound*. In the play, Aeschylus describes a myth in which "primitive creatures that were created to be human, at first had no knowledge, skills, or culture of any kind—so they lived in caves, in the dark, in constant fear for their lives. Zeus, the tyrannical king of the gods, sought to destroy them, but Prometheus, a Titan whose name meant "forethought," out of his "philanthropos tropos" or "humanity-loving character" gave these primitive creatures two crucial and empowering capacities." The first gift was fire from the mind, which symbolized wisdom, knowledge, skills, technology, arts, and science. The second gift was "blind hope" or faith hidden within the heart of man. The two gifts apparently went together—with fire, humans could have hope and faith; with hope and faith, humans could use fire constructively, to improve the human condition. As we can see from this story, Prometheus, the great Titan saves humanity through his philanthropic efforts by giving them fire and hope (the head and the heart). Apparently, these two gifts (fire and hope) in effect completed the creation of humankind as a distinctly civilized animal according to the story. The term 'Philanthropia' used in ancient Greece was related to loving what it is to be human, and was thought to be the key to civilization.

To conclude, as we look beyond the world of money and its significance, let us bring more understanding to the meaning of money as a symbol of a divine exchange of love. Let us also renew the meaning and

purpose of our relationship and responsibility towards money as a way to express our love for humanity in order to bring about human spiritual potential.

THE CHALLENGE OF GLOBAL POVERTY: STRUGGLE FOR SURVIVAL OF COUNTRIES IN THE FRONT-LINE

Ambassador Anwarul K. Chowdhury

I am deeply honored to speak at the 2010 annul symposium of World Goodwill, an organized movement that is working for decades to establish right human relations through the use of the power of goodwill. On this very day such symposia are also taking place in Geneva and London. I am delighted that I am the keynote speaker at the New York event.

Nearly 15 years ago, the General Assembly of the United Nations declared that "Eradicating poverty is an ethical, social, political and economic imperative of humankind." Following the end of the UN-declared First Decade for the Eradication of Poverty (1997-2006), the General Assembly proclaimed in 2007 a Second United Nations Decade (2008-2017) reiterating that eradicating poverty is the greatest global challenge facing the world and a core requirement for sustainable development, especially for developing countries. The First Decade has generated greater awareness about the nature of poverty and greater acknowledgement of the intrinsic links between eradication of poverty and achievement of global peace and security. The Second Decade has set "Full employment and decent work for all" as its theme and also called for a more coherent and integrated UN system-wide response to poverty. Reiteration of global partnership for poverty eradication was expressed at the highest levels of world leadership at the UN Millennium Summit in 2000 committing to the goal of bringing down the level of global poverty by half, and the subsequent two five-yearly UN-convened Summits in 2005 and this September as well as the global conferences devoted to addressing the needs of the world's most vulnerable countries – the least developed, the landlocked and the small islands are all a testimony – a least in principle - of the international solidarity in fight against poverty.

Despite all these commitments at the highest levels, poverty eradication continues to be THE challenge of our time. It is a shame that more than a billion people out of world's six and a half billion are languishing in extreme poverty and widespread hunger and are witnessing serious environmental degradation and demographic challenges when we have reached the heights of material progress. Can we be truly proud of that progress, when such misery and deprivation pervade our world? As we know, poverty has many different faces and affects particularly women and children in most dramatic ways.

Poverty constitutes a barrier to human progress. Feminization of poverty makes that even worse.

The definition of poverty has evolved over time. The invaluable work of Nobel Prize winning economist Professor Amartya Sen - a fellow Bengali, I am proud to say - has contributed to a crucial paradigm shift by focusing international attention on a different, multidimensional concept of poverty and development:

- from measuring development in terms of GDP per capita and poverty in terms of mere income deprivation,
- to a characterization of human development in terms of expansion of valuable human capabilities, with a great emphasis on individual freedoms and rights.

Professor Sen sees "development as freedom". Hunger and poverty deprive human beings of their dignity and self-esteem, leaving them hopeless and incapable of achieving the kind of life they value and desire. Against this view, "freedom from hunger" is not a rhetorical cry. Poor economic opportunities as well as systematic social exclusion and deprivation, all constitute major sources of what we can call "unfreedom".

This multidimensional concept of poverty and development goes beyond the meaning of poverty as merely inadequate income. It goes beyond human development to show that poverty is also vulnerability and lack of voice, power and representation.

Widespread discrimination, marginalization, exploitation and abuse based on ethnicity, gender or religion, social turbulence, repression, violence, terror and conflict are all closely linked to poverty and the concurrent lack of basic freedoms.

It is now widely accepted that the eradication of poverty and global peace and stability are two sides of the same coin. In today's world, these continue to be huge and persistent problems, which require, as never before, the international community to stand united in a collective response.

To fight poverty in this all embracing perspective is to ensure *HUMAN SECURITY*. In our ever more interdependent world, this means:

- to protect the vital freedoms of people from critical and pervasive threats deriving from deprivation, economic downturns, and diseases, and
- to empower them to cope with such dangers, so as to enable them to fulfill their strengths and aspirations.

A human rights approach to poverty reduction is now being increasingly recognized and gradually implemented internationally. Such an approach links poverty reduction to obligation, rather than as pity or charity and requires policy makers to identify the most vulnerable people to come out of poverty and destitution. As has been said often, "The poor are seldom poor by choice. Very few people in this world enjoy living on handouts. Most poor people know that they are quite capable of earning their living by their own efforts, and are eager to do so. But they must be given a fair chance to participate".

Nothing could be more depriving than denial of a fair opportunity. It is the right of every human being to be given a reasonable opportunity, a fair chance to come out of poverty. It is the poverty not of earnings but of opportunity that is most crushing. Just think of how the millions of illiterate rural women in abject poverty and discriminated by the society in my country Bangladesh and 60 other countries have brought their families out of poverty and found human dignity through the window of opportunity opened for them only by a paltry microcredit.

Countries that face the most compounded challenges of human security and human development - they all suffer from extreme vulnerabilities that greatly hamper their efforts to achieve sustainable development. The nature of these vulnerabilities range from extreme poverty in the case of LDCs; susceptibility to environmental hazards in the case of LDCs and Small Islands; to physical remoteness from global markets in the case of both Landlocked Countries and the Small Islands. These three categories recognized by the UN as the most vulnerable countries number around 90 countries almost one-third of the Organization's membership of 192 countries.

The core of global deprivation is found in the forty-nine countries languishing in abysmal poverty classified by the United Nations as "least developed". Thirty-three of these are located in the African continent.

When the group of the Least Developed Countries (LDCs) was created by the General Assembly in 1971, those were 25 in number. Since then, the number of LDCs doubled. These countries are the poorest amongst the poor, the weakest segment of the international community. Despite rich natural resources in a number of these, they are too often torn apart by devastating conflicts or exposed to natural disasters.

While globally the average annual rate of population growth has decreased, that growth rate for LDCs has remained high at 2.4 per cent. The combined population of LDCs is expected to nearly triple between 2000 and 2050, rising from 658 million to 1.8 billion. These countries are least able to provide for growing population, which in turn threaten sustainable development and produce further deterioration in standards of living and quality of life. The combination of extreme poverty, population pressures and environmental degradation is a powerful destabilizing factor in ways more than one.

In 2008, as the world leaders were coming for their annual gathering at the UN, the New York Times in its editorial "Failing the World's Poor" lamented the disappointing performance of the international community in helping the world's poorest nations. It goes on to say "... whatever gains have been made against the most abject poverty, they risk being undone by the rising price of food." The same focus is equally fitting now as the world leaders converged for the Millennium Development Goals stock-taking summit at the United Nations in New York. The LDCs tried best to attract their attention to their difficulties that have been made more unbearable as a result of the on-going food, fuel and financial crises.

The LDCs continue to be the voiceless, marginalized and most vulnerable countries of the world since the category was established. These countries do not attract world's attention unless they are engulfed in conflict or devastated by natural disasters, as was evidenced in recent years in cases of Maldives for tsunami or Haiti for earthquake. The recent world-wide rise in food and fuel prices compounded by the ongoing financial crisis have accentuated that vulnerability seriously jeopardizing the domestic programmes that aim at reducing poverty and meeting the basic needs of these nations' own vulnerable and disadvantaged.

Nearly all of the LDCs are considered by the UN to be food-deficit, and 20 to be in food crisis. Malnourishment is pervasive and increasing, threatening to undercut recent gains in LDC health and education. This has prompted the UN to identify 26 LDCs to be subject to political instability.

Another example of a "shock" that is generated largely outside of the LDCs but affects them perhaps the most severely is climate change.

Together the LDCs emit less than one half of one per cent of global greenhouse gases. But they are paying a very high portion of the human price. The most populous LDC, again my country, the low-lying Bangladesh, is threatened by inundation due to rising sea levels, as are half a dozen Pacific and Indian ocean small island LDCs. The majority of the LDCs are located in sub-Saharan Africa and their recent vibrant economic pick-up is threatened by the prospect of global warming, drought and desertification.

To regain some credibility, the United Nations and its Secretary-General should be at the helm steering the international community's efforts to get these countries out of the morass made worse by, in his own terms, the global "development crisis". Secretary-General had announced early in his office to focus on alleviating the plight of the "bottom billion". If that catchy description has to be meaningful, then the 800

million – fifty percent of whom barely survive on less than a dollar a day – living in LDCs should get the wholehearted and priority support of the UN system. His leadership for LDCs should be visible in all dimensions of the organization's work.

Also, what is missing most noticeably from this picture is a mechanism to cushion the external shocks of the terrible "CCs" – climate change, credit crunch and commodity costs – in many cases, compounded by unplanned man-made and natural disasters. National efforts by the LDCs need to receive adequate, reliable and continuing support by international cooperation. A better future for all mankind is the responsibility of all – it is in the best interest of us all. As long as billions of people have little hope of a better life, our world has no hope of being stable, secure and peaceful.

A world that can afford almost a trillion dollar a year for military expenses MUST afford to mobilize the resources needed to help the developing world fight poverty, inequality and injustice. We MUST resolve to eradicate poverty because the cause of development is the cause of peace.

Let me bring in my concluding thoughts by recollecting what I had said standing in front of the Meditation Room of the UN as I received in May this year a petition signed by more than 50,000 people from 168 countries appealing to the world body to declare an annual Global Oneness Day recognizing humanity's inner unity. I said "I believe that unless we have that sense of solidarity among the peoples of the world, all our efforts of development and peace and security will go nowhere." I added that oneness brings about an appreciation of humanity's interdependence, which supports tolerance, understanding and solidarity, necessary steps toward peace. I joined these well-meaning people this year to observe the first Global Oneness Day on 24 October on the United Nations Day.

I am delighted to say that soon after the event at the UN, on 24 May 2010 the New York State Assembly unanimously passed a resolution affirming that "The United States and other nations must recognize humanity's underlying oneness for the sake of world peace". The resolution declared that "It is of the utmost and urgent importance to the common interests of the entire state of New York, the United States of America and the international community to strengthen the ideals of unity, diversity, harmony and compassion within and among all nations and peoples."

I would therefore wholeheartedly join all of you in your mission that emphasizes that "GOODWILL is the touchstone that will transform the world!"

Money as a Spiritual Asset

Barbara Valocore

The Divine Circulatory Flow is a term used to describe the vast ocean of energies and forces in which we exist that are constantly circulating and moving in, around and throughout the system. The flow affects all life forms and systems; from the highest Cosmic Beings we can imagine down to the smallest life forms and atomic lives. All are part of the Flow. The Flow is in us and around us, we are influenced by it and influence it as well. All Life is One, nothing is separate. The health of any living system, be it a cell, a human being or a planet, depends on proper circulation and distribution of resources; its materials and energy, this movement being its own particular economy. In terms of the earth's physical resources, it has been proven that there *is* enough for all, but the problem is that the distribution and circulation of material goods and services is blocked, stagnant. One out of 6 human beings are suffering, literally starving for the basic needs of food and shelter, while a privileged few are living in unimaginable luxury.

In considering the Divine Circulatory Flow in a material context, it is impossible to look at it without looking at ourselves. If we look honestly at our actions over the last many centuries, we have to admit that for the most part, humanity as a whole has been materialistic and greedy; taking, seizing and appropriating things of a material nature for selfish purposes. This is not the message Christ taught and is in violation of natural law. In the West, we have equated our self-esteem with the amount of money we have or can make, what we can acquire for ourselves and our families and how we can materially enhance our personal status. We have competed with our neighbors for more and better gadgets, cars, TVs and so forth and this behavior has created the circumstances we're in now. Our materialistic and separative attitudes have clogged the Flow and the circulation and distribution of the gifts and resources of the Earth isn't working.

Humanity is in transition. We are moving out of the Piscean Age, a cycle characterized largely by a sharp separation between material and spiritual concerns, and this is a long habit of thinking and behavior not so easily left behind. We are now however, moving rapidly into the Aquarian Age, and the ideas of wholeness, relationship and synthesis are emerging as prominent themes. Ordinary people are recognizing themselves as an essential part of the Flow of Life, of the whole, fully within it, and able to affect the circulation of energy, especially physical materials, in quite significant ways. We instinctively know we are an integral part of the economy of the system, and can apply our intelligence and our intention or will to mold and shape events and policies affecting millions, for good or ill. We are more self reflective and aware of our collective actions than we have ever been in human history. Our sense of time and space is greatly shortened and with instant communication, we see global events unfolding in our own living rooms on the evening news. We see the effects of human activity through the debates on climate change, earth stewardship, political events and particularly in the context of the world's financial system; how we handle, use and manipulate money. We recognize these systems as interconnected and related, and actions or events that happen in one part of the world affect other distant parts. We are learning to reconcile and relate all the parts of our nature and bring into balance elements that were previously separated, in conflict or repressed. And perhaps most significantly, we are learning to see matters of a spiritual and material nature as equally important and divine, not hold them apart in our thinking. As a planetary group, humanity is consciously experiencing its various relationships, above and below, and becoming aware of itself as a synthetic whole in new ways. All of this is in line with the divine Plan and evidence of the growing 7th Ray influence.

We're talking about money as a spiritual asset, as a medium for the exchange of love, and this is new and radical thinking! We are challenging ourselves to transform our conventional and deeply ingrained attitudes and habits about this most ordinary but often controversial topic. We are trying to suspend our "money selves". The teachings of the Ageless Wisdom, as given by Alice Bailey and the Tibetan Master, stress that the spiritual Hierarchy considers money as a form of energy, as "the concretised expression of the third type of spiritual energy." This third type or Ray energy is known as the energy of Creative or Active Intelligence. Money then is considered as intelligent substance, material created for our intelligent use, available substance to build the forms of the new civilization, the forms that will house the good, the beautiful and the true. The new incoming spiritual energies of synthesis and wholeness need these new forms in which the indwelling Christ life can express itself. It is our collective creative activity and intelligence that will build the new world and develop a new materialism based on goodwill, sharing and a deep respect for all Life. This new materialism calls for an adjustment of our current attitudes and behaviors around money.

There *are* signs of the tide of new life, of the wholeness vision emerging, a fresh sense of the one Humanity, and the beginnings of a healthy circulation of the divine Flow, so let's examine just a few of these. At the global governmental level, the United Nations Millennium Development Goals are an amazing and ground-breaking model of a unified political will. In 2000, all world leaders agreed to a set

of 8 goals which are a pledge to the world's most underserved populations to raise and lift the quality of life; to alleviate poverty, expand education, promote health, women's rights, build environmental sustainability and more. They are measurable targets over a 15-year period, and while they may not be met, the more important point is that the MDG's represent a global and very human effort toward sharing, cooperation and brotherhood. Their deeper purpose is to restore human dignity and they should be seen as an effort toward the redemption of humanity. The money going toward these targets <u>is</u> spiritual energy, circulating and flowing to the forgotten extremities and doing the Christ's work.

Then there are the mega rich, the billionaires like Warren Buffet and Bill and Melinda Gates. Recently, these three issued a challenge to other billionaires and millionaires in the United States to give to charity 50% or more of their wealth, either in their lifetimes or after their death, and to make this pledge publicly. This remarkable initiative is called The Giving Pledge, and so far, 40 individuals whose combined net worth probably comes to hundreds of billions of dollars have signed up! The personal statements from those pledging are significant and inspiring, deeply imbued with the spirit of service and brotherhood. Their testimonials clearly indicate that they consider their money as part of the public trust and as a spiritual asset. Their innate sense of service and gratitude for their good fortune is driving them to do something dramatic, to draw attention and to generate a change of heart about money. The pledge is not a legal contract but a moral commitment to give and the signers want to make the public discussion of philanthropy more transparent and open, encouraging others, not just billionaires or millionaires, to give as they can. These billions of dollars represent a spiritual outpouring of love energy motivated by recognition of world need. They demonstrate the true meaning of philanthropy: to love humanity, and are a model of group sharing and giving.

Today, many deep thinkers, writers, economists and philosophers are contemplating the mystery of money and how a more just society can be built based right human relations, goodwill and proper distribution of wealth. Clearly part of the financial seed group of the New Group of World Servers, these intellectuals are contemplating and experimenting with money as a spiritual asset. A particularly compelling way of working with money can be seen through the Rudolph Steiner Foundation, whose core mission is to "transform the way the world works with money." One of its central values states that, "the primary role of money is to serve the highest intentions of the human spirit." On the website of one of its projects called *Re-imagine Money and the Transforming Money Collaborative*, there is an extensive resource list of organizations and individuals creating new agreements and relationships around money. These people are pioneering the new structures and the new Aquarian "money philosophies".

Rudolph Steiner Social Finance offers a new and very Aquarian paradigm of money circulation and flow. An investor's money is placed in the form of loans to non-profit groups working for goodwill and social benefit. The investor knows where the money is and can see the projects. The difference in the interest rates between what the investor receives and what the borrower pays, finances the infrastructure of the organization. The borrowers are thoroughly vetted and there is a personal relationship, so the default rate is basically non-existent. It is human beings facing one another exchanging love, in this case money. Borrowers and lenders meet regionally face to face to discuss the most equitable rates of interest and there is currently \$130 million in circulation. These dollars are working directly to "foster social and spiritual renewal."

The Tibetan warns that we must change our attitude toward money or it will, in his words, "vanish off the earth."! He also makes the point that the regeneration of money will not happen as the result of a few very wealthy individuals' philanthropy, but that the actions and attitude of millions of people in every country can permanently re-channel it. In order for money to be a spiritual asset, it must represent that which is of value; not material or separative personal values, but human values, soul values and spiritual values. Money is not valuable in and of itself. Goodwill, inclusiveness, compassion and love enhance the quality of life and support good health in the body, of the person and the planet. While it is true that the recent

economic downturn has adversely affected millions of people, it surely must be a blessing in disguise as it undoubtedly is forcing us in the West to re-prioritize how we handle money and where we place our values.

We are told that the Shamballa force is pouring directly into humanity and that this will be felt at a mass level first. There are many current trends that indicate this mass regeneration of money *is* taking place, evidence of the direct impact of the will: the Slow Money and Move your Money movements encourage people to invest in their local communities and with banks that are locally known and owned as opposed to large corporate investment firms. Investment in Main Street instead of Wall Street. The local farm to table groups, ending hunger efforts, volunteer gleaning, organic gardens at schools and food pantries, the increase in local farmers markets, home gardens and the local food movement all indicate increasing concern for well being and health. People are recognizing that the real cost of foods shipped from far away is unsustainable. Voluntary simplicity, Transition Towns, recycling, environmental sustainability, and green business practices are all signs of the regeneration of money, of an emerging Aquarian "New Materialism". But most importantly, these are individuals taking direct action; working toward universal brotherhood, goodwill and community sharing.

If you volunteer for something, you do it because you want to, because you are willing to, and this is exactly what the word means: from the Latin voluntarius, "of one's free will." From the soul perspective however, this definition carries the sense of the spiritual will, as volunteering represents an act that engages the highest center. Volunteering is an exchange of love and releases heart energy, in both directions, from the giver to the receiver. It stimulates the Divine Circulatory Flow. One does it to give and to serve thereby promoting brotherhood and goodwill. It automatically creates right human relations. Imagine money energy, spiritual intention flowing through volunteerism and charity work. How much money are we talking about? Although impossible to measure accurately, the economic value of volunteer work in the United States alone was estimated in 2009 to be worth \$169 billion. And this doesn't count the spontaneous outpourings of work when people rush into disaster situations. An even larger amount, the not-for-profit or charity sector, represents about 10% of measurable salaries, well into \$400 billion annually in the U.S. These dollars are spiritualized, saturated with love, purpose and care for others.

The Tibetan Master gave many meditations over the course of his work with Alice Bailey, and relevant to this discussion is the "Reflective Meditation for Attracting Money for Hierarchical Purposes." He says, "Used by many simultaneously, it may shatter the impasse which at present prevents adequate funds from pouring into the work which the Hierarchy seeks to accomplish." This isn't money *for* the Hierarchy, but money badly needed for education of spiritual and inclusive values, money to build right human relations and cultures of goodwill and sharing. We are being challenged to break away from centuries old habitual and wrong thinking, particularly that money is dirty or something that can't possibly be used for spiritual purposes. The emerging energies are moving us to embrace new thinking and really know that the material and spiritual realms *cannot* be separate and apart. The highest and the lowest must meet, blend and fuse. We can no longer separate money from spiritual concerns. Oneness thinking more than anything can restore the divine circulatory flow.

The deeply occult Sunday meditation evokes the spiritual will through love. The Tibetan suggests we begin the meditation by attempting "to feel true love sweeping through you", which immediately sets up an alignment with the heart center. For the whole meditation, love is central and it is crucial to feel the flow of divine love throughout. Love is the magnet. Love is the tool to attract money for Hierarchical work and we are asking for money in the name of Christ, with full faith in the response. We visualize a "flowing golden substance in the hands of the Forces of Light". This meditation challenges us to consider money, the concretized energy of divinity, in the highest and most abstract context. We voice an invocative prayer to "the power that can make all things new," we demand of this power to "turn to spiritual purposes the money in the world." And finally, the Sunday meditation reminds us that we must

share; we won't be able to evoke or attract money if we don't share it, and small amounts *do* matter. We must give generously to put things right, to restore the balance, and to help in the preparation for the reappearance of the Christ, to foster goodwill and build right human relationships.

Human need at this time is very real; we can see it around us every day. One out of 6 people are hungry, and even in developed countries hunger is becoming a serious problem. Poverty breeding homelessness and disease seems to be getting worse and national debts are crippling governments. Money needs to flow and circulate to the least among us. It is needed in large quantities. We are told that "Need, love and magnetic power are the three things which...attract money." We have seen through recent natural disasters how ordinary people can manifest large amounts of money very quickly by giving small donations to relief agencies. Humanity *does* recognize the need and ordinary people do give through love, and through the power of love, we are united and bound together. The work of world salvage can succeed although it seems the task is too huge. Hercules thought the task of cleaning the Augean stables was impossible, but through the insight and perspective of the soul, through creative, new and broader thinking, he succeeded. The Tibetan tells us in the book *The Reappearance of the Christ* that, "...the workers are there and the power to work *is* adequate to the need."

As we feel the tide of new life sweeping through us, the divine flow, we should work with renewed and sustained effort to meet human need with love, to begin to think in new ways and to handle the newer energies more skillfully, especially the energy of money. The new energies are moving us toward a genuine recognition of money as a loving and divine energy and as a vital tool in the work of restoration and redemption. We can all become philanthropists in the truest sense, lovers of humanity, and use our money to bring beauty and order to the world and to build a new and unified humanity.

Sri Aurobindo said, "Money is the visible sign of a universal force, and this force in its manifestation on earth...is indispensable to the fullness of the outer life. In its origin and its true action it belongs to the Divine." The binding force of love holds all things together and in the end, it's not about the money, it's about love.

CLOSING REMARKS

Sarah McKechnie

Money, as we all realise, is the manifestation of energy, and all energy can be applied in differing ways. Being an impersonal, blind force, money can be selfishly or unselfishly used. Money is essentially crystallised energy - the concretisation of etheric force. It is therefore vital energy externalised. If we doubt this, just consider the activity of the mineral kingdom this year alone: the volcanic eruptions in Iceland and in Indonesia, with Pompeii stirring as well; the earthquakes in Haiti and Indonesia; the mine disasters in Chile and China – all have caused humanity to focus on and respect the power of the mineral kingdom. Perhaps the recent "earthquake" in the world's financial markets is a reflection of the enormous power that resides in this densest of all kingdoms.

All levels of life on our planet express energy. The "divine circulatory flow" is based on the spiritual premise of a subtle (etheric) body that "substands" all forms on the outer level. All health and disease emanates from the condition of the subtle levels of life. As Alice Bailey wrote, "The keynote to good health, esoterically speaking, is sharing or distribution, just as it is the keynote to the general well-being of humanity. The economic ills of mankind closely correspond to disease in the individual. There is lack of a free flow of the necessities of life: the direction of the distribution is faulty, and only through a

worldwide grasp of the principle of sharing will human ills be cured. This is a fundamental principle of all spiritual healing." (*The Externalisation of the Hierachy*, pp. 549-50)

She also said, "The key to humanity's trouble has been to take and not give, to accept and not share, to grasp and not to distribute. This has involved the breaking of a law which has placed humanity in a position of positive guilt." (*Problems of Humanity*, p. 7)

As a result of the worldwide financial crisis, we know without a doubt that peace, security and world stability are fundamentally linked to the economic problem. This coming week, November 11th and 12th, there will be a G20 Summit in Seoul to discuss the global financial system and the world economy. Leaders of the world's top 20 economies will come together to review their progress on pledges to tighten global banking and market regulations. I wouldn't want to be in their shoes. There is a great deal of anger and mistrust being directed towards those in positions of power, and much of it is justified, but still, they are charged with finding solutions to problems that are of ancient origin. It was the Buddha who warned of the dangers of desire, of clinging to the unreal, so this tendency of humanity to crave, to grasp and hold for selfish purposes is deeply anchored in human consciousness and all-pervasive. We can sign petitions against those in power, attend rallies, even throw water balloons – or, we can try to participate in the redirection of human attitudes and desires.

The Cycle of Conferences is an initiative of World Goodwill which seeks to mobilise spiritual energies, through meditation and visualisation, to sustain and strengthen the efforts of the new group of world servers as they gather in major conferences and summits such as the G20 meetings and UN conferences, to consider solutions to world problems. Although each of us individually probably can't have any influence in the resolution of world problems, as a group we can work to direct spiritual energies of Light, Love/Wisdom and the Will-to-Good into these conferences, and thereby inspire the minds of those workers who are open and responsive. The Cycle of Conferences is an attempt to prepare the "climate or atmosphere" in which these major conferences take place, and thereby help to illumine the consciousness of those who bear responsibility for finding solutions to humanity's problems.

Quoting from the Cycle of Conferences letter on this initiative:

"The approach of the Cycle of Conferences group to this particular crisis is that of an opportunity for new ways of thinking about money and a more equitable world circulation of the pranic force that it represents. The severity of the crisis demonstrates that greed and selfishness run counter to divine law which demands the free circulation of energy through all the kingdoms of nature. When this divine circulatory flow is interrupted a crisis will inevitably emerge as surely as it would in the human body. While the selfish and shameful behaviour that has recently been exposed in the banking and financial markets is extreme, it is only the tip of the iceberg, and humanity collectively needs to awaken to a new vision of money as a means of loving distribution rather than a means of satisfying desire....

"On their own, short term measures such as protectionism and the pumping of more money into that which is bad and in need of change can only lead to temporary relief at best, and an even more severe crisis at a future date. If the right decisions are made through a change of attitude and behaviour towards money, a new era of peace and harmony can emerge. But this can only be accomplished if the energy of goodwill is sufficiently applied.

"We are told that the secret of the will is closely related to the recognition of "the unconquerable nature of goodness and the inevitability of the ultimate triumph of good." It is in this spirit that we join together again in group service to humanity. May the transformative

energy of the will-to-good condition all of our subjective work throughout the seminar period and contribute towards an enlightened atmosphere of goodwill in which the G20 meeting can take place."

Information on the Cycles of Conferences is on the table. Please register to receive guidelines on how to cooperate with this group initiative and its next focus: the G20 Summit in Seoul beginning next week.

Another effort to prepare human consciousness for a new approach to the handling of money is through the mobilisation of goodwill. Just as money has in the past been the instrument of man's selfishness, now it must be the instrument of goodwill, we're told. The Goodwill Meditation Group meditates every Wednesday to strengthen the energy of goodwill in the world, and you are welcome to pick up information on this meditation activity if you're interested.

Meditation for the purpose of redirecting human consciousness, restructuring the pattern of human thought and human values, is not based on wishful thinking but on absolute necessity. Teilhard de Chardin was a trained scientist – a geologist & paleontologist, in fact, and therefore well acquainted with the power of the mineral realm – as well as a Jesuit priest. He believed that evolution is becoming an increasingly optional process, a choice which humanity must select. Teilhard pointed to the societal problems of isolation and marginalization as huge inhibitors of evolution, especially since evolution requires a unification of consciousness. He stated that "no evolutionary future awaits anyone except in association with everyone else." Teilhard argued that the human condition necessarily leads to the psychic unity of humankind, though he stressed that this unity can only be voluntary – self-chosen by conscious decision.

The terrible imbalance in the distribution of money which has led to an ever-widening gulf between the haves and have-nots of the world puts everyone in peril and calls out for redress. Humanity has reached a level of education and is informed enough about world conditions to exercise discrimination and make correct decisions. Humanity has reached a point where its values are being weighed in the balance, and the results will affect generations to come. We must have faith in humanity's capacity to choose rightly and for the good of the whole. And we must work, every one of us, for the upliftment of human consciousness to recognise that "no evolutionary future awaits anyone except in association with everyone else".

Let us close with group meditation.

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