



# Managing Money

Corcovado Mountain, Chile

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# Money

For thousands of years, the chief interest of mankind was the study of *man*. When the Western World became the leader in civilization, this changed to the study of *things*. We must get back to the basics to see the change we want to see.

There are certain ingredients that one must be in order to maintain a sacred relationship with money, instead of being possessed by it.

**M** – oral

**O** – bedient

**N** – atural

**E** – mpathetic

**Y** – earning

*To think we are what we have is a deception that affects all mankind.*

*To think we are what we give is a conception that affects all mankind.*

*To think we are what we create is an inception that affects all mankind.*

**This guide is designed to help us to balance our philosophy and our hearts with our economics.**

# Introduction

*For those who have money - think sharing.  
For those who do not have money - think daring.*

There is enough money in the world for everyone to have a wonderful life. Unfortunately, such an imbalance exists between those who have it and those who do not. Approximately five percent of the global population holds ninety-five percent of its money.

Every person is an inlet to a better and fairer world. As each individual puts an intention on having money for reasons other than themselves, a unified force field of equality will begin to blossom. We need to replace greed with generosity and corruption with caring. The more people who are driven through their goodness begin to see themselves as powerful and abundant, the more abundance will start to come their way. Life is what we think it is. If we think our dreams and hopes can be reachable, they indeed will be realized. What one intends – one invents.

Feeling rich or poor is simply a state of mind. There are people who have nothing and see themselves as completely wealthy. Yet there are those who have millions and they live in a state of scarcity, feeling it is never enough.

Money without caring is worthless to our individual development or world improvement. An imbalanced life is an impoverished life. It is time to view our lives from a different perspective. The idea of money being the root of all evil must be transmuted into money being the realization of all that is good. It is never the money that is evil, it is what one does with it that creates its energy.

When we leave this world, as we all inevitably will, the only question we will ask ourselves is: “How well have I loved?” certainly not “How much money did I make?”. Therefore, it is safe to say that money is only to be acquired in this lifetime as a way to create and share love.



# The History of Money

**The origin of the word money** derives from the name of a Roman Goddess Juno Moneta, wife of Jupiter.

**The first exchange** was not money. People grew and hunted their own food. They made their own clothing and shelter. As time went on, people found they could do a certain job better than their neighbor. As a result, they stuck to this job and exchange trading was birthed.

**The first money** were objects in exchange for products. This included animal skins, cattle and fish. As time went on people began to use metal for exchange as it did not wear out and was more practical. This included spades, knives and other tools.

**The first coins** were made during 600 B.C. in Lydia, which is now Turkey. These coins were called starters and there were a natural mixture of gold and silver. Seagoing merchants brought these early coins to Greece. By mid 500 B.C. coins were being used in every area where Greeks had set up colonies. The Romans began making coins during 300 B.C. and they brought their coins into all the countries they conquered.

**The first paper money** was made in China. Marco Polo saw it being used there in the late 1200 A.D. The paper money we use today was developed in England during the 1600's. At that time, many people stored their gold and other valuables in vaults of goldsmiths. The goldsmiths gave written receipts for the valuables, then the owners used the receipts as money. This was the acceptable way to do business.

**The first North American money** appeared in 1685. This money consisted of playing cards. Each card was marked with a certain value. These cards were so widely accepted that they were issued for more than 70 years. During the Revolutionary War (1775-1781) great amounts of notes called continentals were issued. During the Revolutionary War the new states issued a variety of copper cents.

**The first national mint** was established in the Coinage Act in 1792. The act also set up the first system of money in the U.S. Congress established an American dollar as the basic unit of this system. The new money also included both gold and silver coins.

**The first growth of paper money** was during the 1800's. American Banks issued large amounts of paper notes to borrowers. In 1861, the Department of Treasury issued the first U.S. notes called greenbacks. The government issued a large number of these notes to help pay the costs of the Civil War.

**The first check** came from the Romans in 352 B.C. but it did not catch on. It was not until the early 1500's in Holland that the first check got widespread usage. Amsterdam was a major international shipping and trading center. People who had accumulated cash started depositing it with Dutch cashiers, and getting checks to draw against it for a fee. It then spread to England. In the United States, checks first began in 1681 when cash-strapped businessmen in Boston mortgaged their land to a fund, against which they could write checks. The first printed checks with numbers began in 1792 in England. Today banks in the United States can present checks to the Federal Reserve System or private clearinghouses for regional and national check collection.

**The first credit card** was introduced in 1946 by John Biggins, a banker in Brooklyn and was called "Charg-It". This card could only be used locally. In 1949 a man named Frank McNamara started Diners Club Card, used mainly for travel and entertainment purposes. Diners Club was the first credit card to be used widespread. In 1959 American Express Card was birthed. In that same year, the option of revolving balance was introduced by Master Card. Visa was birthed in 1966 by Bank of America who established the first BankAmericard to banks nationwide. Today, credit cards are the main source of business in the free world.

# Exercise 1

## Moral

*Moral – ethical, virtuous, good conduct, standing up for what is right.*

Today money is more often than not driven by greed and corruption. Therefore, our moral code is needed in relationship to it, as much as water is needed for a garden to grow. A bee takes nectar from a flower and changes it into sweetness. A spider takes nectar from a flower and changes it into poison. Morality, like honey has an intrinsic value to all whom it touches. Money has a moral stamp of “In God We Trust”. Therefore, how we earn it, the uses we put it to, the spirit in which we spend it, give it its character. There is a vast difference between one who has made money for themselves, and one who has made money to make a difference in the world. Our hearts do not crave money, our hearts crave the wonder that money can create.

We were never meant to be a slave to money. On the contrary, money was meant to be a representative of freedom for ourselves and others. It is the fertilizer to be spread in order for justice to be served. Our clean conscience reigns higher for our soul’s quietude than anything else we can experience. We unite with our good judgment, sound discretion and true wisdom.

When we infuse our morals into our money, we defeat egoism. We have no desire to dominate or to make others an extension of ourselves. We raise our love factor and assist in developing another’s unique abilities. This is considered true success.

### Instructions

1. Read through the list of the 40 explanations of being moral. Choose the 10 that resonate with you the most and put them in order of importance.
2. After making the list of 10, put a star beside the one that you want to incorporate into your life more frequently.
3. Mark the one you have the greatest problem with and why.

## 40 Moral Quotes

1. There are things to be accomplished and things to be avoided in order to lead a **moral** life.
2. To make **moral** decisions, you must first have sincerity and empathy.
3. If our motivation is sparked by our **morals**, we never need to worry.
4. **Moral** decisions are made when directed from our knowledge, not our ignorance.
5. Every **moral** deed needs no voice – it speaks for itself.
6. Replace the will to control with goodwill and all will be **moral**.
7. The **moral** put their money where their mouth is.
8. Seek the **moral** code above all other things.
9. Our **morals** are our greatest weapon against our most opposing forces.
10. Only **morals** can tip the scales of corruption.
11. Where there are **morals**, there is hope.
12. Being **moral** attracts others of like mind.
13. Where there is a high standard, there is a deep **morality**.
14. **Morality** is the almighty transformer.
15. Our **morals** cement our higher intelligence into something concrete.
16. Peace of mind is the result of our **morals**.
17. Our innate **morals** are our greatest achievement.
18. Through our **morals** we can make a point without pointing a finger.
19. The end result does not matter as long as our intention is in alignment with our **morals**.

20. **Moral** code between two people expands the whole human race.
21. There is nothing more vital to victory than our **morals**.
22. The world will heal from the power of the collective **moral** conduct.
23. Our **morals** are the collaboration of our human existence and our higher reasoning.
24. Our innate **morals** educate through example.
25. Our **morals** are the illuminated sword that intimidates darkness.
26. **Moral** is as **moral** does.
27. True mastery is learning how to live our **morals**.
28. When one loses their **morals**, one loses their soul.
29. **Morals** are the attributes of the strong and mighty.
30. If one thinks **moral**, one becomes **moral**.
31. **Moral** intentions are the silent words of justice.
32. Our **morals** do not care about our inability – they only care about our availability joined with our sense of responsibility.
33. Our **morals** are a grace that removes all inferior elements.
34. **Morality** is knowing – when we do right, we cannot go wrong.
35. One does not relinquish their **morals** because of another, but because of their own weakness.
36. Money and **morals** united together never know defeat.
37. **Morals** have no religion – they just are.
38. To question is to quest **morally**.
39. **Morals** are high principles in practice.
40. Our **morals** feed our thirst for peace and our hunger for justice.



This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

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## Exercise 2

# Obedient

*Obedient – acknowledging authority, loyalty to laws.*

The first law that was given to man was obedience. When it comes to money, being obedient must also be the first law, for it is the mother of success. A great master once said, “our income is like our shoes; if too small, they pinch us; but if too large, they can cause us to stumble and trip.” In today’s world there are too many options as to how to spend money and too many options as to how not to be responsible for making money, such as the lottery, gambling, welfare and embezzlement.

Unfortunately, many affluent people display spending money in an inappropriate way. This kind of greed is perpetuated from a place of fear and an unsound heart. Money from goodness is steeped in a consciousness that goes beyond what we can see and feel. It holds the energy of miraculous potential. However, it comes with great responsibility. One needs to develop the ability to discern and decide wisely. For those who do not have enough money, an obedience to keeping hope and maintaining a determination is essential. For those who have more than enough money, an obedience to helping those who do not have enough money is just as essential. This kind of obedience inevitably leads to peace and prosperity. Through being obedient to a higher way of being, our life becomes calm and serene because this obedience weds us to safety.

### Instructions

1. Pick 3 attributes from each letter of E.B.O. that you feel are your strongest.
2. Choose one from each E.B.O. that you struggle with the most and write how you plan to strengthen them.

## Enjoying

### E

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Earnest  
Effective  
Economical  
Empowered  
Evaluating  
Equalizing  
Elevated  
Energetic  
Ethical  
Enthusiastic  
Egoless  
Explaining  
Even-tempered  
Exemplary  
Expedient

## Being

### B

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Backboned  
Balanced  
Bright  
Benevolent  
Believable  
Business-minded  
Beholding  
Big-thinking  
Buoyant  
Broad-minded  
Basic  
Book-learned  
Bold  
Bending  
Brave

## Obedient

### O

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Objective  
Obliging  
Observant  
Open-hearted  
Open-minded  
Optimistic  
Orderly  
Optimizing  
Overseeing  
Original  
Organized  
Obvious  
Outstanding  
Open-eyed  
Outspoken

1. Pick 3 attributes from each letter of E.B.O. that you feel are your strongest.

**E** I am

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**B** I am

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**O** I am

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2. Choose one from each E.B.O. that you struggle with the most and write how you plan to strengthen them.

**E** I am

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**B** I am

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**O** I am

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## Exercise 3

### Natural

*Natural – thoughts and feelings derived from our natural instincts and desires.*

The expression; “Oh this is different, this is business” makes no sense at all. This statement is fueled by fear and the need to control. In truth, our soul never separates itself from anything good we do. Love and money are meant to express each other. This, in itself creates harmony; which means heart and money. As long as we keep feeding the separation that comes from ego, we will never co-create a world of wellness, balance and justice. Instead we propagate lies, selfishness and poverty. Feeling natural around money issues is the first step in becoming successful. We were and are never supposed to change ourselves in its presence.

Money is simply an avenue for our heart’s desires. It is destined to be used as an expression of our love and caring. The more authentic we are, the more abundant we become. We need to quell our ego and know we have nothing to prove or disprove. When we follow our instincts, integrity and inspiration, our purpose starts to become realized. We stop identifying ourselves with how much money we have. Instead we spend our time focusing on our creative forces and how we want to express our unique personality.

To feel natural is to be authentic; to be authentic is to speak truthfully; to speak truthfully is to be in alignment with our goodness; to be in alignment with our own goodness is the pathway to success and world balance.

### Instructions

1. Read the sentences and answer the questions.



# What is Being Natural?

1. Being natural is being able to speak our truth.

Do you feel you are able to speak your truth? If not, why?

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2. Being natural is feeling that we have nothing to prove to anyone.

Do you feel you have nothing to prove to anyone and if not, who and why?

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3. Being natural is feeling we are successful whether we have money or not.

Do you feel comfortable whether you have money or not and if not, why?

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4. Being natural is being comfortable with the word no.

Are you comfortable with the word no and if not, why?

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# What is Being Natural?

5. Being natural is being open to whatever life brings.

Are you open to whatever life brings and if not, why?

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6. Being natural is being giving.

Are you giving and if not, why?

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7. Being natural is being comfortable in a new situation.

Are you comfortable in a new situation, if not why?

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8. Being natural is being comfortable to ask for what we want.

Are you comfortable asking for what you want, and if not why?

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# What is Being Natural?

9. Being natural is being comfortable with receiving.

Are you comfortable receiving, and if not why?

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10. Being natural is being able to show love and caring.

Are you comfortable showing love and caring, and if not why?

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11. Being natural is being able to show anger, hurt and disappointment.

Are you comfortable showing anger, hurt and disappointment, and if not why?

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12. Being natural is being comfortable sticking to what we know is right, even if it is not popular.

Are you comfortable sticking to what is right, even if it is not popular and if not, why?

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# Exercise 4

## Empathetic

*Empathetic – the heartfelt identification with another's experiences.*

It is most unfortunate that humanity has become so desensitized. Mother Teresa believed that if the people of the world would have more empathy and compassion, we would no longer have poverty, abuse or suffering. Empathy can be the strongest driving force to manifesting money. Anger is like fuel. More non-profits were started because somebody got angry enough to do something about it. But what fuels that anger is empathy. Through our sensitivity to feeling another's pain, we are propelled to take action. This emotionalized intention creates a force that will not be denied.

There never was a heart that was truly great that was not driven by empathy.

Money made for ourselves is nice but money made to help others creates a monumental movement. Sharing is the one solution that can solve all problems. The best way to master money is to master being of service. To serve is to rule. The more we give, the more we receive. Wherever there is an injury, therein lies an opportunity. We cultivate our character through creating a financial outlet for our compassion. Life has no blessing that can compare to this.

### Instructions

1. Read the categories and pick which 2 concern you the most by putting a check beside it.
2. Make a plan of action as to how you are going to do something about the problems you picked.

Pick the 2 that concern you the most and write out a plan of action. Remember, helping one is better than helping none.

- \_\_\_\_\_ Abused Children
- \_\_\_\_\_ Starving Children
- \_\_\_\_\_ Sick Children
- \_\_\_\_\_ Foster or Orphaned Children
- \_\_\_\_\_ The Water Crisis
- \_\_\_\_\_ The Homeless
- \_\_\_\_\_ Addiction
- \_\_\_\_\_ Suicidal Issues
- \_\_\_\_\_ Women in Need
- \_\_\_\_\_ Men in Need
- \_\_\_\_\_ Anger Management
- \_\_\_\_\_ Domesticated Animals
- \_\_\_\_\_ Wild Animals
- \_\_\_\_\_ Elderly
- \_\_\_\_\_ Preserving Trees
- \_\_\_\_\_ Autism
- \_\_\_\_\_ The Environment
- \_\_\_\_\_ The Poor
- \_\_\_\_\_ Cancer or any other illness
- \_\_\_\_\_ Other \_\_\_\_\_



# My Plan of Action

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# Exercise 5

## Yearning

*Yearning – passionate emotions of longing or desire.*

Most often, passion is a misunderstood word. This is because, more often than not, the human spends their life in service to their passions, instead of employing their passion to be in service to their purpose. Yet yearnings, desires and passion are such important ingredients to wealth and success.

Feeling our yearning is our soul vocalizing itself through our heart. They are the feelings that set our course of intention and possible achievement. Passion is the unbridled inspiration that opens doors to bold beginnings. This longing is what keeps us going in spite of difficulties.

Prosperity and success are rare for those who do not feel impassioned. We need our yearnings to ignite our fire and keep it burning. There is a universal flame that we are born with. As life creates challenges, our flame dims to a pilot light. Therefore, our passion holds the key to our original light source. It is a great spring board for our life's purpose. Our enthusiasm is an expression of our soul's desires. We become excited and exhilarated. These two emotions create endorphins that instigate our courage and drive.

Our destiny speaks through us when our yearning leads us to be of service. When ordinary people live their lives with great passion and desire for a greater good, we witness the seeding of a new humanity. Our yearning is like the wind that propels everything into motion. If we resist our yearning, it is more based on our fears than based on our faith. We must not let reason silence our yearning, we must use our yearning to ignite our reason.

### Instructions

1. Read the statements and put a check next to the 3 you yearn for most.
2. Write a plan of action as to how to achieve these yearnings.

## 22 Yearnings

1. \_\_\_\_\_ I yearn to make more money.
2. \_\_\_\_\_ I yearn to have my own business.
3. \_\_\_\_\_ I yearn to have more love in my life.
4. \_\_\_\_\_ I yearn to have more time with my family.
5. \_\_\_\_\_ I yearn to have a non-profit and help others more.
6. \_\_\_\_\_ I yearn to live in the country or the city.
7. \_\_\_\_\_ I yearn to have more savings in the bank.
8. \_\_\_\_\_ I yearn to be free from my ego.
9. \_\_\_\_\_ I yearn to be confident at all times.
10. \_\_\_\_\_ I yearn to see myself as successful.
11. \_\_\_\_\_ I yearn to be a truth teller.
12. \_\_\_\_\_ I yearn to have more respect for myself.
13. \_\_\_\_\_ I yearn to have more respect from others.
14. \_\_\_\_\_ I yearn to go on a vacation to....
15. \_\_\_\_\_ I yearn to own a home.
16. \_\_\_\_\_ I yearn to feel more peaceful.
17. \_\_\_\_\_ I yearn to be a mentor for someone.
18. \_\_\_\_\_ I yearn to be involved globally.
19. \_\_\_\_\_ I yearn to be a great cook.
20. \_\_\_\_\_ I yearn to be more creative.
21. \_\_\_\_\_ I yearn to be in a job or business that I love.
22. \_\_\_\_\_ I yearn to have more faith.
23. \_\_\_\_\_ Other \_\_\_\_\_

# Plan of Action

See yourself as igniting your fire and sparking your hearts desire.

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## Exercise 6

# Closing Exercise

1. What do you feel you learned from this guide that you will incorporate into your life?

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2. Which exercise did you like the best and why?

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# Money Wisdoms

1. Love will get us through times of no money better than **money** will get us through times of no love.
2. The height of wealth is reached through many steps of failure.
3. Our sins are softly forgiven once we start sharing our **money**.
4. All riches come from daring to begin.
5. It is an illusion that **money** has anything to do with our worthiness.
6. Always with **money**, make room for kindness and compassion.
7. **Money** cannot buy happiness, unless we're helping another be happy.
8. **Money** speaks a language all nations understand - now let's work on love.
9. **Money** is not the root of all evil - being obsessed with it is.
10. When in need, find someone who has **money** – we will save them from themselves.
11. **Money** is only necessary in this lifetime....heaven does not use it.
12. **Money** without value has no value.
13. Anyone who gains a higher understanding of **money** helps others gain that understanding.
14. Be ourselves, whether we have **money** or not.
15. People who share **money** have the right to earn it.
16. **Money** and generosity makes for an earlier heaven.
17. When **money** talks, make sure heart is its silent partner.
18. A nation that treats its animals well is a rich nation indeed.
19. If we think **money** is everything, then we become all about money – how boring!
20. **Money** alone cannot make us happy, but having **money** can make someone else happier.

# Money Wisdoms

21. Making a living is nice, but making a life worth living is wonder.
22. Prestige and class have nothing to do with **money**; they have to do with grace.
23. Not all people who have **money** are fulfilled, but all fulfilled people feel rich.
24. It is a collective responsibility to make **money** the root of all good.
25. For those who have **money** – think sharing. For those who do not have **money** – think daring.
26. The one thing **money** cannot buy is soul – so let's not sell our soul for **money**.
27. "This is business" is the biggest lie of all.
28. Goodness is the richest of all funding.
29. Never judge someone rich – it circumvents the ability to become rich ourselves.
30. Never forget that **money** is a human invention....therefore use it for a divine intervention.
31. We must use our heart, not our head when it comes to **money**.
32. **Currency** was meant to electrify – not terrify.
33. Use our **cents** to make sense.
34. Universal truth – the more we give, the more we receive.
35. Feeling rich or poor is a state of mind.
36. Never forget what is written on the dollar... "In God We Trust".
37. **Money** and time are the heaviest burdens - for they must be used well.
38. **Money** with morality creates miracles.
39. **Money** should be used for serving another - not being a master over another.
40. **Money** is like manure - it has little use unless it is spread.