

## ***Money. Don't Settle for Less.***

*Use the spiritual laws of the universe and they will bring you what you want*

### **Book overview.**

Money has compelling value. We cannot ignore it. But it only has value to us when we exchange it for goods and services. When we do, we buy freedom, choice and influence, which we all want, to help us to achieve our potential. No one wants less fulfilment in life, but so many cannot believe that more is available.

This book will challenge and correct the views we all need to have about money by showing the effect which the laws of the universe have in bringing the promises of abundance into our personal materialisation.

I have not numbered the paragraphs, but this sample of the book is the second chapter.

### **Having it or Using the Flow?**

Most people would think of wealth in terms of “what is the asset value”. But when it comes to being wealthy, the most significant aspect of wealth is the flow.

I am a financial adviser, looking after many millions of pounds of client monies. This is denominated in pounds sterling and I have many clients who value my expertise in investing their wealth, and managing their portfolios. This money is principally in investments, be they shares, bonds, gilts, cash or properties. My clients want the value of their investments protected, and that the capital available could be used to provide an income if required.

I visited a client recently, a retired GP whom we will call Bernard. It was a routine call because I look after nearly £1.5m of his wealth, and obviously he needs me to present myself occasionally. I like to do this, probably too frequently, because the view of the Thames from his lounge window is attractive, even if I don't get a cup of tea when I am there!

I was able to show Bernard that his portfolio had grown by £180,000 since I had seen him ten months previously. He was so encouraged that he gave me another £50,000 to invest for him. This was on top of £60,000 he'd sent me 2 months earlier, and the £50,000 eight months before that. I was surprised that he'd found so much more to invest within such a short period of time. The truth is that he has a pension which is far more than he needs for normal living, and was investing the surplus. I went through the normal conversations about the purpose of the investment, the portfolio planning and so on, but he had no answer to my question, "What do you want to do with this money you're investing?"

I know what I need to do with the capital sum, and my clients are happy. But if the capital invested isn't important to them, it is worthless, and a bit frustrating for me. We talk about trusts for grandchildren, legacy protection plans, saving inheritance tax and the like but, in truth, Bernard doesn't need that capital, and if it was all lost, it would make no difference to his lifestyle. His pension is sufficient for a very comfortable living, without any of his capital.

I have another client, whom we will call Janet, who is a widow and lives on a very small pension. The relatively little amount of capital she has needed to provide a level of extra income, as the state pension is not sufficient, must be preserved against loss in value, in order to maintain that resource.

While these situations are very common, it may surprise you to know that the costs of living for both clients are about the same. Both are living on the flow of income, and not the asset value.

Comparing and contrasting these two situations illustrates that what we all need is the flow of income. In retirement it's called a pension. The asset value is of little use, unless it can be converted into spendable value if necessary.

When we're younger, we tend to neglect the need to save for our retirement, because of the pressures to spend now. On the other hand, I have many retired clients who have valuable assets but relatively little cash flow. We call them asset rich and income poor.

When Jesus teaches on this issue he says we should not "lay up treasure on earth," which has made many Christians believe that we should not be wealthy. On the other hand, Jesus says that even Solomon in all his glory will be outshone by the person who seeks first the kingdom of God. He says that "All these things would be added to you," if you are such a person. You imagine it, and it's yours!

To summarise: there is a difference between an unused asset value, and a vital flow of income. Clearly, Jesus encourages the expectation of positive cash flow and discourages the accumulation of asset value. If the asset value has no use to the owner, then possessing it will be a snare to them and the inheritor of it will be unable to truly benefit. But the flow of money means that that person can enjoy ongoing freedom, liberality, control and choice. That is what God wants, and so do we all.

I will touch upon the aspect of creative wealth, which I referred to in the last chapter because we find that the true understanding of creative wealth mainly relates to its flow, although not exclusively. I continue to take from Jesus' philosophical

teaching because it's brilliant. Most philosophers quote from his teaching because of his very clear insight, and one story he tells is called 'The parable of the prodigal son'. Contrary to what many theological commentators believe, the story is about money. The son is not an immoral good-for-nothing as is normally taught, but a truly responsible and upright individual.

In a nutshell, the younger son persuades his father to let him have some money to start up in business himself and become his own man. The text tells us that he takes half of the father's living and goes off with it to make his own future. He doesn't take half his father's wealth or asset value, but half his living or cash flow. Because it is the living, it made no permanent difference to his father's economy.

After the venture has come to nothing, the son falls on hard times, because of a recession, and his thoughts now turn to his father's house. He realises that the father has servants who always have enough and to spare. It is due to the flow of cash rather than the capital asset value, that they are never short. He decides that it might be a better idea for him to go back home, even as a servant. Good move. He is welcomed back and immediately begins to enjoy the abundance of his father's house. Jesus, in one short story, clearly shows that we need the living, rather than the capital value.

Underlying this principle is the fact that we need faith to believe that we do not need the asset value. The reason people accumulate asset value is because they need the security it gives. Jesus tells us we should never trust in riches, and we know that is true. If we want more money, what we need is the flow of cash. We benefit because we are the channel for that flow – from where it is created to the world around us – as we use it and as we are generous to others.

The Law of Faith empowers each of us to believe for good things in our lives. We can be prosperous, healthy, spiritually

sound and mentally alert. Why would we need asset value? We might have acquired asset value, and that's perfectly alright, but the provision should always come from the flow.

'Giving' is one aspect of flow that is often overlooked. It is vital that we give. The clear principle of "Do as you would be done by" is fundamental. If we give out of what we receive we will receive more. It's like sowing seeds. The more you sow, the greater will be the harvest. We see it in the created world around us, and sowing and reaping is a law of the universe. Everything in our world is created to reproduce, and increase. If the grain of wheat isn't planted, and doesn't therefore die to this world, it will not yield a crop. If we don't give, out of our abundance, something of value which will die to us in being given, then we will not have a harvest one hundred times greater than what we gave. This harvest is created wealth and the greatest life experience of all is to give.

## Attracting, Accepting and Affirming

1. To me, accumulating asset value is of less important than the **abundance of the flow**.

2. This is what I will do with **the extra income I receive**:

-----  
-----  
-----  
-----  
-----

3. I am liberal in my **giving, with cheerfulness**.

4. I believe that **I do not need to economise**, pinch and scrape or save for a rainy day; the Law of Supply will meet every need I will ever have.