

UNDERSTANDING MONEY by Ray Smith

Thoughts about money and the lack of it dominate many people's minds each day. A great many people all over the world spend much time worrying about money, no matter what their own particular financial situation may be. How many understand the real purpose of money though I wonder?

If someone was to ask you what the real purpose of money is, you would most likely wonder why they are asking you such a self-evident and obvious question.

Here is a short and true to life story that demonstrates that many people who think they understand the purpose of money, and make their own living by giving others their advice on this subject, really do not have the faintest idea of the real purpose of money at all. They have in many cases fallen into an old trap which has put them in a state of self-delusion regarding it.

THE PURPOSE OF MONEY

An American investment banker was at the pier of a small coastal Mexican village when a small boat with just one fisherman docked. Inside the small boat were several large yellow fin tuna. The American complimented the Mexican on the quality of his fish and asked how long it took to catch them.

The Mexican replied "only a little while".

The American then asked why didn't he stay out longer and catch more fish?

The Mexican said he had enough to support his family's immediate needs.

The American then asked, "but what do you do with the rest of your time?"

The Mexican fisherman said, "I sleep late, fish a little, play with my children, take siesta with my wife, Maria, stroll into the village each evening where I sip wine and play guitar with my amigos, I have a full and busy life."

The American scoffed, "I am a Harvard MBA and could help you. You should spend more time fishing and with the proceeds, buy a bigger boat, and with the proceeds from the bigger boat you could buy several boats; eventually you would have a fleet of fishing boats. Instead of selling your catch to a middleman you would sell directly to the processor, eventually opening your own cannery. You would control the product, processing and distribution. You would need to leave this small coastal fishing village and move to Mexico City, then LA and eventually NYC where you will run your expanding enterprise."

The Mexican fisherman asked, "But, how long will this all take?"

To which the American replied, "15-20 years."

"But what then?"

The American laughed and said that's the best part. "When the time is right you would announce an IPO and sell your company stock to the public and become very rich, you would make millions."

"Millions.. Then what?"

The American said, "Then you would retire. Move to a small coastal fishing village where you would sleep late, fish a little, play with your kids, take siesta with your wife, stroll to the village in the evenings where you could sip wine and play your guitar with your amigos." - (Anonymous)

In "The Abundance Book" John Randolph Price writes: "Webster says that money is a 'medium of exchange, a measure of value, a means of payment.' In short, money is what people use to buy things. Nothing evil, unspiritual, or materialistic there. Money is simply a part of the physical-living process, and in the past it was as varied as stones, beads, feathers, fishhooks, animal skins and shells.

"Today we give paper money and coins to people for the things they sell or the work they do. Simple, isn't it? Where it gets complex is that many people do not have sufficient paper or coins to exchange for the goods and services they need and want. Why not? Because their consciousness is not attracting, or it is literally repelling, the energy of money. And that's very curious, because the energy of all form, including money is already an inherent part of each individual's Force Field, an essential part of his/her Light Body.

"Recognize that it is the will of God for you to be wealthy. Understand that there is not anything that even resembles lack, limitation or poverty in His consciousness. You were born to be rich! You are the offspring of the infinite abundance of the universe.

"Gratitude and thanksgiving are vital ingredients in developing a prosperity consciousness. Nothing opens the door to the Storehouse as quickly as a thankful heart.

"You develop a prosperity consciousness by changing your mind--by replacing ideas of lack with ideas of abundance. Spend more time each day thinking about what you want rather than what you do not want. You don't want lack so stop talking about it.

"Keep your money circulating. If you hoard it for a rainy day, you may have to spend it on an ark.

"Critical thoughts and feelings of fear will hold back your good, while a consciousness of love and trust will speed up the flow. Love is the Fulfillment of the Law, and Faith is the energy that clears the channel."

In his book "Creating Affluence" Deepak Chopra tells us: " 'S' STANDS FOR SPENDING AND SERVICE. Money is like blood; it must flow. Hoarding and holding on to it causes sludging. In order to grow, it must flow. Otherwise it gets blocked and, like clotted blood, it can only cause damage.

"Money is life energy that we exchange and use as a result of the service we provide to the universe. And in order to keep it coming to us, we must keep it circulating."

In the recent DVD movie "The Secret", to some that have seen it there seems to be too great an emphasis by the speakers on the acquirement of money and material wealth in general, even to the extent that one of the speakers tells about how he constantly visualizes checks arriving in the post, and this is what he receives each day now - checks in the post. This same speaker has experienced a great deal of problems in his life over the past months due to the way he has been handling money, and it becomes evident that although he attracted a great deal of money into his life using his visualizing techniques, with it came a great deal of problems also, which could eventually result in his reputation being ruined entirely.

The acquiring of wealth utilizing the Law of Attraction as explained in the movie is all well and good as far as it goes, but as the great Henry Drummond pointed out in his wonderful little book, "The Greatest Thing in the World", money and material wealth is not the be all and end all. There are much more important things in life - health for instance, and peace of mind.

Drummond reminds us "The most obvious lesson in Christ's teaching is that there is no happiness in having and getting anything, but only in giving. I repeat, there is no happiness in having or in getting, but only in giving. And half the world is on the wrong scent in the pursuit of happiness. They think it consists in having and getting, and in being served by others. It consists in giving, and in serving others. He that would be great among you, said Christ, let him serve. He that would be happy, let him remember that there is but one way--it is more blessed, it is more happy, to give than to receive."

It just so happens that anyone that is willing to forget themselves in the service of others will have all their own needs met anyway. They will never want for anything, and will come into possession of that priceless something that no amount of money can buy - Peace of mind.

On the the subject of movies, "Pay it Forward" starring Helen Hunt and Kevin Spacey provides an excellent example of how we can each play our part in changing the world for the better, if we are willing to make the effort. I recommend that you rent or buy it if you have not done so already, as it is very well done and very thought-provoking, despite the rather sad ending.

If you prefer to watch amusing films, I can recommend the movie "Evan Almighty" starring Morgan Freeman and Steve Carell. This movie contains a great message also. It is one that all the family will enjoy watching.

We are living in the greatest time in human history. Never before has communication and the sharing of information with others around the world been so easy, and enlightened film-makers are taking advantage of this in order to bring home important messages to us.

There is no excuse anymore for us not to make the very best of ourselves and the environment in which we are surrounded. We have a greater Power within us than is in the world, and we can use this Power to change our own individual world and the world as a whole into a better place for everyone.

POWER FOR THE FUTURE

I would like to finish this article by posing a question to you. Something for you to think about in the coming days and weeks and months:

What do you think would happen on this planet if electricity came to us completely free of charge? Impossible you say. Well read the following and then think again...

The greatest source of energy and power in our universe is the Sun. There is no doubt about that at all.

When we think about the center of the Sun, we image some fierce, fiery furnace, blasting out heat. With a density 150 times that of water (half a litre of Sun weighs as much as an average person), and a temperature of 15,000,000 degrees Celsius, it is a pretty daunting environment by any standards. But if you were to take a cubic metre from the centre of the Sun, you would find that it only produces about 30 Watt, hardly enough to power a light bulb. It is the sheer size of the Sun that ensures that we actually feel warm on Earth.

At the moment, the Sun burns 600 million tonnes of hydrogen each second, turning it into 596 million tonnes of helium. Where did the missing four million tonnes go? It has been completely transformed into energy. Applying $E=mc^2$ (with E the energy, m the mass, and c the speed of light), we find that 4 million tonnes of matter equate to 100,000,000,000,000,000 Kilowatt-hours of energy, or roughly one million times the amount of energy that the entire world uses in a year. And that energy is released by the Sun every second. Now that's solar power!

Have you ever used a magnifying glass to make something melt or burn? You were using solar power!

"Solar" is the Latin word for "sun"

- and it's a powerful source of energy. In fact, the sunlight that shines on the Earth in just one hour could meet present world energy demand for an entire year!

We can use solar power in two different ways: as a heat source, and as an energy source.

People have used the sun as a heat source for thousands of years. Families in ancient Greece built their homes to get the most sunlight during the cold winter months.

In the 1830s, explorer John Herschel used a solar collector to cook food during an adventure in Africa.

Today we can use solar collectors for heating water and air in our homes. If you've seen a house with big shiny panels on the roof, that family is using solar power.

We can also use solar energy to make electricity. The process is called photovoltaics. If you have a solar-powered watch or calculator, you're using photovoltaics!

In 1954, scientists at Bell Telephone discovered that silicon (an element found in sand) created an electric charge when it was exposed to lots of sunlight. Just a few years later, silicon chips were used to help power space satellites.

Today, more than 10,000 American families get all of their electricity from solar power. And silicon from just one ton of sand, used in photovoltaic cells, could produce as much electricity as burning 500,000 tons of coal.

You might be wondering why we don't use solar electricity all the time. Solar power systems make a different kind of electricity than big power plants do, so different wiring is needed

- and that can be expensive.

There are a few big solar power plants in the United States, mostly in California. It's difficult and expensive to make a lot of electricity using photovoltaics

- the panels cost a lot, and a lot of open land is needed, but it is by no means impossible to do so.

This being the case, why is it that we are still using war-causing, pollution-causing, environment-damaging, mercury-producing and fish-poisoning, fossil fuel to supply most of our power needs on this planet?

Why are we not using solar power already to provide the electricity needed to light, heat and cool our homes; why are we not using solar power to provide all the electricity needed for our motorized vehicles?; Why is solar power not providing all the electricity needed to run our industrial machinery? What's stopping us?

Could the answer be that there is no way that we could be charged for solar power and therefore after the initial expense of solar panels, batteries, wiring, etc., that electricity could then come to us free of cost, or at a much reduced cost?

It brings us back to my initial question: What do you think would happen on this planet if electricity came to us completely free of charge?

If you have any thoughts on this topic yourself, please feel free to drop me an email as I would be interested to hear from you.

As Mahatma Ghandi said "We must be the change that we wish to see in this world", and certainly nothing much will be achieved very quickly if we all just sit back waiting for other people in the world to make the changes necessary to advance this planet.

If nothing else, perhaps this article will provide some food for thought for those readers that do really care about our planet and where it is heading.

Have a Happy New Year - and Let's Make It A Great 2008!

Warm regards,

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"We shall serve for the joy of serving, prosperity shall flow to us and through us in unending streams of plenty." - Charles Fillmore