

# The Race Problem— Money

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# THE RACE PROBLEM — MONEY

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## I

### MONEY

**B**EFORE one can really understand what money means he must understand the deeper laws of life, and the expressions of life in the world in which he lives.

The old civilization gave the race mind the idea of life as a dual force with this duality always in opposition — one force acting upon the other. These two forces were called spirit and matter. The old civilization held that matter was always the slave of spirit, always divorced and eternally subservient to it, as well as eternally at war with it: It found in its scheme of the Universe that matter and substance were evil, that everything pertaining to them was in bondage and that matter was always matter

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throughout all creation. It held that spirit was finer force always existent as spirit, always good and always the expression of freedom and goodness. It was seen also that human life bounded by these two expressions of power was either free or bound according to the force to which it gave its allegiance.

Under these interpretations of life the race understanding sank into a sense of separation which could only lead where it did — into deeper and deeper confusion and ignorance of the real truth. As long as the race mind saw in matter something evil and something only to be condemned, rejected and despised, there could be no such thing as dignity for anything in its realm, and allegiance to the things of form and matter set the seal of damnation on those who were either too undeveloped or too developed to reject it.

With this belief in their minds and this deadening law of duality in their

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hearts, the olden races dragged on, ground to dust and ashes between the wheels of a law set in operation for themselves. They tried as best they could to be true to a false ideal, and generations were born, and generations died, fighting an objective fight with the things of the world in which they had to live and a subjective fight with their own desires.

Centuries passed and when the race mind stood at the very pinnacle of separation, one-half worshipping the world of form and living in bondage to the manifested, the other worshipping the world of the formless and unmanifested God, Jesus, the Christ, was born. He brought with Him the connecting link which gave the truth of life so clearly that in it could be seen the unity of spirit and matter.

He brought the race a *new* idea, and he linked in one grand master stroke the whole objective world of form and the subjective world of the formless. He said in words too plain

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to be misunderstood: "All that my Father hath is mine;" and, "I and my Father are *one*."

He brought this message of *unity* to an old race mind sunken everywhere in its old idea of separation. Only the really evolved minds understood His meaning, but He stamped His message on the hearts of the multitudes and for two thousand years it has percolated through the race mind and in the new civilization of the twentieth century it is more fully understood and interpreted.

Jesus did not differentiate between the things in form and the things in the formless; He said: "Whatever ye ask believing, ye shall receive." He knew that God, His Father, was all and that God had only one thing out of which to build the world and that was Himself. He knew that all things were God's and that the race was in a God-world of God-substance; that whatever the race wanted or needed it had only



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to ask and receive, to seek and find. There is nowhere any history of a break in His own line of transference from spirit mind into spirit form. He stirred the higher etheric vibrations of spiritual substance and the waters turned to wine. He touched the higher law of the unmanifested substance down through the etheric waves; He fed the multitude, and projected silver into the mouth of the fish for their supply. From the invisible realm of spiritualized consciousness He brought forth visible form, and at His touch spirit became master and passed into tangible use.

With this matchless picture of the Christ message, the new civilization is awake in the higher idea of supply, and money is only a picture of the form of supply the race has projected for itself from limitless substance.

We know now that all material phenomena are spiritual arrangement within the consciousness of man and

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that everything the world calls matter is but an emanation from the *one* substance and that the finite is only in reality a symbol of the Infinite.

The power back of the projection into form is *desire*, and the desire in thought brings it out into expression; desire is the prophecy of fulfillment — “as a man thinketh in his heart, so is he.”

Money is only a symbol of race desire and a medium of exchange which is used to give each life the fullest expression objectively of its subjective self.

As the race evolution went on there came about between individuals and races a legitimate exchange of these possessions in form, one gave to the other something he had, for something he had not, and they soon found that the one having the most desires, had the most things, or symbols, of desire, and that having the most things, they could have the largest exchange.

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So barter and trade and competition were born into the world. If one tribe had a large number of sheep, and another had no sheep, but owned a vast number of cattle, then, if they desired exchange they could express their desires in trade; and if two cattle were of more value to the one desiring them than four sheep, he then paid the equivalent of his desire and possessed the cattle.

As human desire grew more and more in its intensity, and the races learned finer and finer methods of expressing these desires, there came about the race consciousness of many who knew nought but the desire to amass things in form, many desired only material possessions and sought only material good, forgetting that there were many forms of desire within the soul which had at some time to be expressed as they went on into perfect unfoldment. This is the state of consciousness in which the rich man lived who said: "I will

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pull down my barns and build greater, and there will I bestow all my fruits and my goods. And I will say to my soul, 'Soul, thou hast much goods laid up for many years; take thine ease, eat, drink and be merry.'

"But God said unto him, 'Thou fool, this night thy soul shall be required of thee, then whose shall those things be which thou hast provided?'

"So is he that layeth up treasure for himself, and is not rich toward God."

Everyone must come sooner or later into the soul consciousness which desires other things than the purely material, and when this hour strikes, the wholly material things will be dust and ashes in the life of those who possessed them and these things of purely physical pleasure will cloy and the desire of the soul will be for higher and higher forms.

Centuries have passed, and centuries have come! The race mind has gone on in finer and finer con-

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centration in its desires and finer methods of expressing these desires; until today the symbol by which men manifest their desires for material expression of supply has taken finer centralization. Cattle, gems, servants, slaves and so forth, are no longer bartered, but every human desire among the higher races is summed up and symbolized by gold, silver and greenbacks, and called *money*: This money stands as a line of transference between the man invisible, and the man visible and with it he brings around him and works out in form all the desires of himself. Money is simply the connecting link between spirit mind and spirit form a divine substance used by man; it is neither good, bad or indifferent, neither high or low, it simply *is*.

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## II

### WHY DO WE WANT MONEY?

**W**E want money because at this point on the human path of evolution money is a medium through which we can work out our hidden ambitions and aspirations. Every moment the unseen active states of consciousness within us are striving to push themselves out into expression, and money is the medium through which certain definite states of human desire can be materialized.

In this world of form mankind wants to be surrounded with form, and money is in the line of transference into form. Money gives man the power to fit his environment to his increasing mental and spiritual recognition; with it he takes away from himself the limitations of lesser understanding and pushes his life

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into new settings, keeping pace with his larger ideas of individual growth.

The race demands money because with money it can supply its wants, and with it all the material progress of life is carried forward. The race would have no need of finer ideas of form and civilization unless it had with these ideas the means of pushing them into expression and usefulness. *Use* is the test of everything and money is needed to bring the ideas out where they can be utilized by the race mind. Civilization is pushed on or retarded just in the degree that it makes use of the higher conceptions of higher human revelation. Today the gigantic ships that sail the oceans are a tribute to the union of higher mind and higher form, brought about through larger material supply. The aeroplane of the hour is again the tribute of the same power, the desire of man is to conquer all nature, and this desire can only be worked out into some tangible form through supply.

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The magnificent mines and gardens of the one time arid West are also active tributes to the law of material freedom; the wonderful libraries of the past and present, the gigantic galleries of painted and sculptured art, all stand as an embodiment, in form through money, of the throbbing genius of the subjective consciousness of man and the finer expression in form.

To desire to express in form all the great latent ideas throbbing in the race mind is a God-born impulse. Today we ask for money, demand it, because it is our divine inheritance and belongs to the larger understanding of the world plan.

Standing in the midst of divine supply, himself a God, man at last has recognized the divine command: "Ask and ye shall receive," and deaf as the old civilization has made the race ears through ignorance, there is now, and always has been, the deep inner voice which whispers of its



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divine right to express all of itself in any way and at any time. All the deep subjective states of consciousness within the being clamor to be embodied, and those who have much alive and active within them, will have much to embody, and will seek in manifold ways to embody it. Money becomes a part of our desires because it is a part of God and the way in which we can embody and extend our personal consciousness out into the world around us.

“No man liveth unto himself, and no man dieth unto himself,” — he is always a part of the universal life and one with all that it is. There is not a life, high or low, good or bad, that today has abundance of money, and who is giving his own desired life complete fling, but who, at the same time, is dragging, sheltering, evolving and sustaining hundreds of other weaker and younger lives.

Men grow to the greatness of their

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own desires under money's wing. Often, it is true, the wing shelters a nest of vipers, but the fault is not with the money, it is only because at that point in their soul-life's unfoldment, they are simply vipers in consciousness. We want money because we all want more life, and life with essence within cannot refuse to urge itself out into expression in form. So the God-born impulse in the heart of the race pushes it on and on in union with everything which will bring out into use all the deep centralized states of latent power within us.

Money neither makes nor mars men, it only gives them the chance to show forth to the world the thing that they are, and so long as there is life on this planet, men will want money, have and hold it and use it, because it is the gift of God and because in the universal understanding, by the use of money, the man-God works out the likeness of himself, and surrounds himself with symbols of his own soul

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desires, until in daily contact with himself, he comes at last to work out and symbolize the God-man, living and moving in a "glorified environment."

## III

### WHY WE DO NOT HAVE MONEY?

**W**E do not have money simply because at one point in our unfoldment we lack the understanding of the laws of money.

All life is law, and the price of the good part of life is understanding of law. Without the law of life we are only on the edges of living and are not in life itself. Jesus said: "Not one jot or tittle of the law shall pass away," and, "I came not to destroy the law but to fulfill it." Only as man can learn the law of his own life and relate it with the universal life, can he work out his desires into perfect expression.

On the path of life, like attracts like, and men do not gather grapes of thorns. Some of the race are rich today and some poor according to the

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law they have set in operation for themselves and not, as the old world thinks, by accident. Poverty and riches are not things of external chance or vague happening, they are the conditions we have fashioned for ourselves in our consciousness. The new civilization knows that all external things have their origin in the interior states of the mind, and that interior recognition makes exterior form. Poverty is the picture of one state of consciousness, riches the expression of another. Lack inside is lack outside, abundance inside is abundance outside.

The old civilization taught that all external conditions came as the result of external action and that poverty was the polar opposite of wealth and was the result of the rich taking supply away from the poor; it saw an individual's line of transference blocked by the greed of another. Through old-thought centuries the race lived and believed this inversion

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of the truth and crept on in resistance, strife and condemnation, never knowing where to put the blame. From this false premise of reasoning there came all the tyranny and bloodshed of the past. But today a veil of consciousness has lifted, and the new race mind sees life in its entirety and not in the part. One after another of the old race obsessions are lifting from our belief and we see the deeper working out of the law going on everywhere in human destiny.

All life is a school and each life is in its own grade, poverty is simply one of the lessons of one grade, riches the lesson of another. There are millions of lives on this planet today who are poor because they have not evolved to where they are able to conquer supply. The first step in the grade for the poverty-stricken is to learn to conquer supply and this conquest is brought about not from without but through the slow process of awakening perception, which neither

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the race nor the individual can outstrip.

As soon as they have learned this lesson they pass on into the next grade where they learn how to use money, and their place is immediately taken by another learning the other's old lesson. Jesus said: "The poor ye have always with you, but me ye have not." He knew His place on the path and He knew the place of the poor. The new civilization knows that there are now and always will be, these babes in wisdom who must be poor, and poverty will be their natural portion until they lift it from themselves by increasing unfoldment and understanding. We see daily that if we filled their hands with gems and their hovels with comfort, there would still be only gems in a beggar's hands until some stirring of deeper recognition went on within them.

Those who know life see and understand *this first cause of poverty*, and then looking more deeply they see

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that until the last man of this race, and of many other races, lies dead, the beggars of earth's supply will be in our midst, because, back of the beggars' sores and hovels there is still the mind, the heart and the understanding of a beggar.

*The second cause of poverty* is the false education of the past which, instead of hastening race evolution, has served to keep it in its old bondage. The church for centuries has owned the mind of the multitudes and the church has throughout all these centuries pushed the idea of poverty into the race mind and kept it there. The church, more than any other factor, has helped to hold the race mind in its bondage to poverty, for the church has held before the mind of the evolving masses the picture of a Christ as a leader and an idealized object for emulation, and it has made this picture one of a bleeding, broken and poverty-stricken Christ-hood. It has distorted the grandeur and maj-



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esty of Christ life and led the race mind away from fuller and greater paths of selfhood. In addition to this Christ ideal of poverty, the church has pointed the race to their old Godhead — a dual force — earth and heaven, and has given it a mighty God and an angry devil, and all the things of freedom from poverty it has given to this devil, and all lack and suffering to this not too friendly God; it said, “Whom the Lord loveth, He chasteneth.”

The old race mind was too undeveloped to think for itself and so for ages it lived by the thought-force of its leaders and men built their lives to express these beliefs. As long as men believed in two forces — God and devil — spirit and matter — they received these things, for there is nothing in all the world but thinking makes it so. Held in the bondage of the old-thoughts and beliefs, men created and re-created their own lack and limitations.

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Under these teachings the multitude developed a poverty-stricken cringing consciousness, and everything in form being projected from the inner states of consciousness, it could not escape the law it set in operation for itself.

The race was taught that to be poor was to be spiritual, that it was "easier for the camel to go through the eye of a needle than for a rich man to enter the kingdom of Heaven" and living in the lie of a futurity which they received from St. Paul, they suffered on in misery, hoping and trusting that in some far off future day, a heaven (if they deserved it by their faithful poverty) would be given them for their pain. These old obsessions of race thought and race interpretation held the multitude in their iron clasp for centuries and strange as it may seem, even now in the very centre of an enlightened century, there are still many of these minds hugging to their hearts this old delu-

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sion and dragging on in penury and despair.

There are thousands who today are poor who still cling to this old tradition, only from false religious ardor and lack of self investigation.

Another obsession of the race mind is the one of inheritance. It is yet said by those who should know better: "Oh, I am born to be poor." They are born to be poor only as long as they will not, do not or cannot learn the law of supply, and while there are many who are born to be poor in understanding, there are thousands who are fast working through their grade and are ready to come out into a new action of the law. The power to stand still under a law, or to go on into relationship with another is within the individual himself, but not knowing this, he stands still, accepting an old condition as binding, when within himself there is the awakening power for freedom.

The new civilization brings a new

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message and there are many millions in these days out into a new kingdom of thought who are bringing new laws into operation in their environment.

We are poor and will stay poor, only as long as we relate with the laws of poverty; success, money and supply can be planned for by every life just as scientifically as one can build a house or plan a city.

Supply cannot refuse to come to any one who sets a supply law into operation; but the race must be taught this law, and brought step by step away from the old ideas and obsessions of the past into a new understanding and use of new methods.

Poverty and money are the results of interior states of mind and only as mind changes will material change. There are childish states of consciousness which operate against material harmony; worry, hate, fear, anxiety and condemnation are interior pivots for exterior hovels and wherever man rests his idea and

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his energy, substance must gather round.

A mind that has been poised through incarnations in the belief of poverty and its power, and backs this belief in the present with childish states of mind, — anger, worry and fear — will find poverty abiding with it. Environment is only a big pond in which each one sees himself reflected. A man in the bread line or one who sleeps on the benches in the park, is doing that not because circumstances force him to it, but because with his own ignorant manipulation of the laws, he has forced circumstances.

Lack will remain only as long as we have within ourselves the germ that intensifies it, and we will secure money, wealth and freedom only as we grow into it out from the natural states of our minds and hearts.

We are poor because we do not know any better than to be poor, and we stay poor because we are too

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ignorant, too weak or too inert, or, too superstitious, to hold our life servant to the higher laws of life and compel a new physical arrangement by an ever-increasing recognition of our own God-power.

## IV

### HOW TO GET MONEY

**I**N the old-thought method there are five ways by which we can get money and men use one or all of these at different places on their path, but there is always one of these ways which they intensify above the others and this intensified way becomes their line of transference, through it they bring to themselves the worked out forms of their desires.

These ways are: First, to inherit money; Second, to attract it; Third, To marry it; Fourth, To work for it; Fifth, To find it. These are all objective and belong to the age of objective individuality.

The first method is *inheritance*. When born into a rich family we become the inheritors of dead men's legacies, we come into this through

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the law of our own desire. One ego had mastered supply in some previous incarnation and we chose to be born in at-one-ment with it. In such cases money and its conquest is not the lesson our soul came to learn in this life, but we came to learn some other lesson, sometimes the one of love, sometimes justice, and the use of wealth. This method claims many lives and it is one of the easiest pathways.

The second method — *attraction* — comes to those who have finished the grade of work and do not yet understand the law of active creation for themselves. Attraction follows work and is one of the easiest pathways to supply. Many lives are at this point of unfoldment and it is an accompaniment of the lighter side of labor.

There are many, who, holding fast to some work, attract to themselves the aid and co-operation of those who have conquered wealth and who have



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abundance. There are two kinds of possession: one is passive, one active. Those under the law of attraction for wealth come under the law of passive possession, they use as their own the things which belong to others, and at any hour or at any place the owners can demand their own. So we find the lives under this law full of spasmodic possession, they are up today and down tomorrow until they learn to make themselves one with the law of active possession and create and hold their own.

The third method is a very popular and universal method. *Marrying* money is to some a noble pastime. The blasé nobleman marries the daughter of the wealthy commoner and completes his line of transference into wealth without effort. The whole trend of the old civilization was to this end; the entire education of the old-thought woman was to marry for supply; women for centuries have lived under the law of passive posses-

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sion. The long history of alimony and divorces easily tells the story. Women have for centuries sold themselves to the highest bidder, and sold body, mind and spirit for supply. To marry money was in the past, and is now on a certain level of understanding, the principal occupation, it is not confined to women alone, men caught in the drag-net of this level of unfoldment do not hesitate to take advantage of this law.

There are thousands living in hateful environment and unhappy associations, because through this law of marriage they keep wealth around them. There are many at that particular point of unfoldment where they are either too ignorant, too undeveloped, or too lazy to walk out into their own independence. These tell their misery to every listener and if one asks them to come away from their old habit, they say, "I cannot," while some others look at the questioner and say, "they *will not*."

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But the new civilization knows they cannot *will* to *will*, because back of their minds certain active ideas operate to bind them to the laws they have built for themselves; they drag on, getting the higher unfoldment through material dependence.

The fourth method is *working* for supply and conquering poverty through one's own endeavors. This is by far the largest line of transference and the hardest lesson to learn, but in this law everywhere the race works through the lesser levels of understanding and comes out into relationship with the law of abundance, with this struggle for existence there comes the development of many latent characteristics of the selfhood. To those laboring through the work plane, life seems hard and sometimes not quite worth while, but it has in it the germ of a divine realization which brings its own reward.

The fifth and least used method

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is *finding* money. There are many people who have at some supreme hour of need picked up money which some one had lost. Some lives have made their way comfortable with the amount they have found, but this is an uncertain method and is only the objective answer to a great subjective momentary need.

Begging is also a means of getting money, but it does not exist as a separate line, it belongs as one of the minor lines of attraction.

All these methods were the laws of the old race mind, and they will continue to be for those who do not awaken into deeper understanding.

We have a larger vision and a wider inclusion and the new civilization sees all these methods as only lines of transference over which humanity reaches itself. Inheriting, attracting, marrying, working for, or finding money are only material links between man and his desires.

The past races received money

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under these old methods and they took on the things which go with those methods — loss, contention, strife — but the new race is getting wealth over the same lines of transference and getting it from an entirely different centre, from a new understanding of laws. The new race gets wealth to last forever and gets it in harmony and peace.

The old races worked with two substances, two forces, and had a world of objective and subjective power. They always lived in the law of separation and overcoming, and as money was matter, and wealth belonged to the devil, there was little joy or peace in the possession, even after it was accomplished. If they inherited wealth they lived in fear of losing it again, or they lived in tumult because it might be diverted to other lives. If they worked for it they labored and repined and never were sure that work and supply would last, they were always in fear of losing their work,

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and with this a deadening uncertainty about their money. If they attracted it, they lived in the harmony of fear of losing the friend; if they found it they never knew when they would find more; and if they married it they often paid such a big price of inharmony for it that it turned to dust and ashes in their grasp.

So life went on, driven to bay at every side, until at last, born of this conflict the deeper states of consciousness of man became unveiled and truth came out.

The new civilization, living under a new idea of life, brings out new methods and more perfected results. We begin at the beginning of all things in form and here we find the self, and through the consciousness of that self, linked with the atomic mind of universal substance, we link our lives with the universal law of supply, and then we only choose over which line it shall manifest for us. We can *inherit* it, and make it an

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instrument through which we have freedom to express our deepest desires; we can *attract* it, and stand forever beside the life that helps us put our own life into harmony and usefulness; we can *marry* it, and live with it in all the accompanying states of peace and power and love, making our own life and the life of another a divine bliss. We can *work* for it, and with this working learn the thorns and heart aches of our kind; we can *find* it, and at every place on the path where our soul stands in deep need, we can pick up the answer to our prayers. We can do all these things only as we have found the law and worked out the understanding of the law which God seemed to have written in riddles in the past. In the ages gone by, men did not know how to sail the seas, or tunnel the earth, or conquer the air, nor was there a Burbank to teach them the crossing of natural laws. As soon as men knew more they expressed more and

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today all these things are in the law of psychological consciousness. There have arisen psychological Burbanks who are working with the unseen natural laws, bringing the race mind out into new found expressions of conscious power.

We now know that the consciousness of man is always united with the consciousness of God, or universal mind, and that all possession in form comes through recognition in mind.

There is a law of divine transference to every life and that is each one's own consciousness and no one need spend another hour in lack or need once he knows this law. His supply is only limited by his own power of manipulating the law. Whatever is outside our field of consciousness, does not exist for us, and the thought of lack and poverty, and the recognition of our wealth, cannot occupy our minds at the same time.

In order to conquer lack, we have only to build for ourselves a supply



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consciousness. Realization and actualization of wealth will come through strife or force, but by subjective transference to the self through the power of the self it comes to remain as long as the higher law of the self is fulfilled.

Fine psychiatry and not exertion is the new race method; under this method man works out his old laws of lack and comes into new expression of power. He gets wealth and holds it, for it is his own, projected into form through the extension of his consciousness.

Creation in consciousness is the law of the new civilization and when man can create his own environment in his own mind, he will not have long to wait before it gathers round him in form, and it will grow more and more perfect, keeping pace with his ever-increasing understanding. Just to know the law; get operation of the law, abide in the union of life and law and the work is finished.

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He who knows the law and abides, comes into the protection of the law, and becomes one with abundance of supply on every plane, an abundance which no one can limit but himself.

## V

### HOW TO BREATHE IN CONSCIOUSNESS

**W** ANY lives have perfect realization long before they have actualization; they have hoped and prayed, aspired and believed, and yet they do not bring their hope into form.

The reason is plain, they are living with their mind under the law of opposites and not in unity of thinking; they think wealth, success and supply today, and tomorrow they live in the idea of lack. They live one hour in faith and the next in doubt and fear. They are continually sowing two kinds of thought-seeds and they cannot help but reap a mixed harvest.

We must receive what we emanate and the first step towards wealth is to remember this. Our life becomes the picture of the thought emanation

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we intensify and after hours of doubt and fear, thoughts have been vitalized which will persist and which are not antidoted with feeble ideas of wealth and success. "Not everyone that saith unto me, 'Lord, Lord,' shall enter into the Kingdom."

We gather at the harvest what we sow. Arnold says: "See yonder field, the sessamum brings sessamum, and corn brings corn."

The first step toward wealth is *recognition of wealth* and nothing else. Thoughts are like streams and each thought runs in its own channel and the mind that is given over entirely to wealth and success and supply creations, can have no room for the creation of lesser things. The mind must be taught to see opulence. There is no lack in the universe, only in the minds of men, nothing in the universe recognizes economy save man, and he only at one place on the path. Man alone is capable of personal creations so we must believe

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he builds his own laws and he either unites or divorces himself from his source. Wealth is a part of the *all life* and exists as substance and is capable of being drawn to anyone who recognizes it and demands it.

There is only one substance, and man differentiates this substance according to his own recognition. We can pass this substance into the every day need or the future expectancy. We can create every finite thing for ourselves in thought-form first, we can call forth homes, business, food, shoes, travel and education, then success and supply must come out in form if we have created them in mind.

When man has at-one-ment with his inner law, he can command illumined feet or illumined mind.

God, the great Universal Life, is no respecter of persons or demands. "Whatsoever ye ask," Jesus said, and it is for us to decide and command; the atomic mind of universal substance waits our authority; there

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is concerted action between the command of man and atomic intelligence.

God, the Universal Mind, wants us to have whatever we want, and will help us to get it, and aid us to hold it as long as we want it; no one takes away from us but ourselves. As soon as we learn that this law *is*, then we must learn to operate and daily live in its operation. We must first get the idea, then push it out in thought-form; as long as we only have the idea, we have only realization, but when we can pass the idea into perfect thought-form and hold eternal allegiance to this vision, we are on the path to immediate actualization and the allegiance will bring it into our environment; in this land of make-believe we become as little children and a child is the greatest in the Kingdom of Heaven.

In our consciousness we must see the perfect thought-picture of the thing we desire. Every one knows what he wants, every one has a divine

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image toward which he is realizing. No matter what our desire is, we train our mind to possess it instantly in consciousness, and see it perfect at all times.

Creation in consciousness comes slowly at first, for the ordinary mind has not been taught to hold a perfect vision; the old distorted visions of the lesser thinking will intrude again and again; negative forms must be displaced with the perfected form with which we wish to be environed.

There is not an hour in our lives when we are acting without a vision. We are always creating either the thing we want or the thing we do not want, and the new civilization realizes the folly of creating for itself the thought pictures of the things, which, when they appear, can only bind it closer into limitations.

There are some minds that are full of negative images, their whole field of consciousness is lined with distorted thought-forms of poverty

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and bad luck; shanties, hovels, misfortune, doubt and fear — these have been their daily projections and they have vitalized them until they materialized.

After we begin to create in consciousness, some of our thought-images will be crude, but so are an artist's first pictures crude, but to those who really see the vision and feel the law, there is no turning back and there can be no such word as failure. Standing fast in an unfaltering faith, with the vision perfect in consciousness, anyone can drive the new creation straight through their old environment and holding it there, the atomic mind of substance cannot refuse to produce it around us in form.

Plenty of whatever we project, or make believe, must come out into form, our realization becomes actualization and we are then in our law of divine transference which no one can limit but ourselves.



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This is the pathway of the new individual, a pathway that leads him from and to his source; it is the great God-path, it leads from spirit mind to spirit form.

Creation has then begun in understanding, and wealth, success, money, limitless supply of anything we declare, must come out from the formless universal substance and abide with us, and from everywhere around us a thousand unseen, unthought-of things will form the link that passes us to our supply. New friends, new privileges, new opportunities, new hopes, ideals and new aspirations will all link us with the universal abundance. We become so full of the divine creative energy of our own minds that, in our thought embrace, we can catch the empty nothingness of space, and myriads of forms of human necessities will come out into perfect harmony.

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## VI

### HOW TO USE MONEY

**A**FTER the race has learned the law of the conquest of money, or material freedom, there remains still one more grade to make. This is the *use of money* and the law of harmonious, constructive distribution of the things it has the power to create for itself.

But the new civilization sees the deeper psychology of race unfoldment and teaches from the deeper laws of race evolution. The lesson of getting money is only one of the many lessons we are all learning and after we have finished this, we have yet to learn how to use our own creations.

There are many thousands who do not understand or master the law of getting money, and there are just as many who, after having gotten it, have not learned the law of con-

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structive use; they are yet babes in the use of their abundance. Opposed to these, there are glorified rich men and women in every race and every country, who are using their wealth for God, for man and for themselves, and their gigantic monuments of helpfulness are unveiled hourly in the benediction given them by the loving hearts they have rescued from the lower levels of living.

There are two laws under which the race operates the use of money. One is the personal, the other the universal, and every one passes through the personal life first and comes by the law of transmutation into the universal one.

Money gives everyone the privilege of working out themselves, and in the first development, human life is always personal. The self is always uppermost at the personal place on the path and those who come into possession of money in the self-consciousness, use it for the self.

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Jesus said: "It is easier for a camel to go through the eye of a needle than for a rich man to enter into the Kingdom of Heaven." He knew that a mind anchored in the pursuit of the wholly material idea would not be materializing the interior states of desire, and He knew that Heaven is self-harmony, for he said: "The Kingdom of Heaven is within you." He knew that no harmony can come until life has found and united the personal with the universal laws. Selfishness always means inharmony because it means separateness, not unity, and those who have wealth and are using it for purely personal aggrandizement, are only students in the great life class and money becomes their teacher, and through the reaction of the personal laws which they throw down upon their own lives they learn their lessons and they find the cure of the thing in the thing itself.

We are all engaged in just one

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work in the world and that is trying to express ourselves. The personal minds are always selfish in their first expressions; they set their own pace for self expression with the money they have created and they absolutely compel other weaker thinkers to follow their plan. Unless we know where we stand in our own minds, there is no chance of escaping being used by them, and as long as the race is not anchored in its own understanding, this "using" is all right, for by the constant friction it occasions within itself, the soul at last opens its eyes in recognition of life's finer laws, and its own higher selfhood, and takes its first step toward self-preservation.

Everyone in the world is working consciously or unconsciously toward higher and higher expression of himself, and it does not make the least difference what anyone else thinks about his expression, the way may often seem a poor way to those of us

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who have been through those same methods, but, nevertheless, it is a good way for the one using it, and by it he is pushed on into fuller inclusion.

Everything in the whole world is legitimate material for our use, we may use just as much or as little as we know how to use. If we are inclined by our lack of knowledge and selfishness to use things destructively, the universal law takes its own time to fix its adjustment. "The mills of the gods grind slow, but they grind exceeding small," and some day we meet our self and settle the debt with his own coin. On the path of life, like attracts like — if we sow the wind we reap the whirlwind.

The part of the race that allows itself to be used past the point of psychological tolerance on the personal plane of action, has only itself to blame, and this is the only way by which the finer forces of their own consciousness can be mined out.

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The personal life leads everyone from experience to experience, and these experiences become so intermingled with others' experiences, that humanity is everywhere bound together in the one great personal law, and pays and is paid out in its own coin.

Whatever anyone needs for his next step in unfoldment, desire drives him on to find, and he is answerable to himself and God only for his selection.

At one point on the path, the hearts of men will seek satisfaction through personal selfishness and exaltation of the ego. Personal human desires are bounded always by pain, loss, disappointment, and the heart-break of life, but all these form the ladder by which we climb past our dead selves to higher things. All these separate, personal satisfactions are the flowers of the tree of life whose root is truth.

The universal and true use of

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money includes the personal satisfaction, it means literally — seek first the kingdom of harmony and understanding within the self, and all these external things will be added — because they come as the result of our powerfully poised, tranquilized consciousness.

In the true use of money we can have all our desires expressed to the fullest and live in glad rapture ministering to the need of others. “The river widens as it nears the sea,” and with our own life made powerful, free and unlimited, we can stand as a great revolving light for the darkened minds of the evolving multitudes, and know that money really is, why the race mind resolutely demands it; and knowing the deeper laws of conquest over it, and knowing the higher uses of it, we can make our lives become pathways of peace, power and wisdom, over which the whole human race can pass into actualization.



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We can give of all we have to those who have not, not "all we have," for that would again beggar us, but *of all* we have, and give without stint full measure pressed down and running over.

The new race mind is turning eagerly to be taught these new lessons and just as it grasps quickly the new method of conquering its own poverty, just so quickly can it be taught the higher universal use of the money it has created for itself.

The new race civilization will live life as Gods, one with an abundance too high for contradiction and it will truly say from the depths of its new soul wisdom: "All that my Father hath is mine," and know that

Within the self there is the land Elysium,  
Within the self all things begin and end,  
Wealth and success are but the quickening  
spirit  
Which all may feel and feeling comprehend.