

*Many years ago, I worked for the workers council of a large healthcare facility, the function of which was to advise the board about budgets and financial management. I learned an important lesson at that time: discussions about money are never about money; they are in fact about the attitudes and goals that are behind it. In our ego-dominated world, you can attack others and imprison them, as well as crown your own specialness, and that is exactly what money is used for most often. But money can also serve another goal. "Money is not evil. It is nothing." (P-3.III.1:5-6), says Jesus in the Psychotherapy pamphlet, one of the supplements to the Course.*

## **Sandbox**

Within our dream, we have made money out to be very important. In fact, all worldly issues revolve around money in one way or another. Money is the reason why things at times cannot be done. And it is the necessary condition for some things to be realized. Money seems to be an autonomous power, and either you have it or you don't. In your earthly functioning, you cannot escape dedicating fair amounts of time and energy to money matters. The theme of this issue of the *MIC Magazine*, "the Course and money," might help to clarify several misunderstandings (from a spiritual point of view) that have a way of tripping us up in the money department.

In my view, one important misunderstanding is the idea that, when you have a spiritual orientation, Divine abundance will manifest itself automatically as financial affluence. Kenneth Wapnick regularly compares our dream of time and space, which we so much like to make real for ourselves, to children playing in a sandbox. For those children, everything that happens in the sandbox is very real. They want to remain oblivious to the fact that, outside their exceptionally small sandbox, there is a great big world out there, which is totally indifferent to the games being played in the sandbox. Otherwise, everything would be ruined! We often react just like those children in the sandbox, taking our worldly dream only too seriously. So seriously, in fact, that we want to drag God or the Holy Spirit into our sandbox. For example, we think that He will see to it that our play money is multiplied so that we can buy more sand goodies. The Holy Spirit, however, does not fall for that. If we think that "being spiritual" somehow has to do with material or financial affluence, we make the sandbox much too important. In other words, we make the dream real.

## The laws of the ego

But I've encountered another misunderstanding as well: the idea that a spiritual—particularly a Course—organization would have to have “normal” financial-management and thus there would be no difference at all between such an organization and any other commercial operation with respect to financial or commercial considerations. That means you would have to concentrate on maximizing revenues and minimizing expenses in order to make the greatest profit. “Normal” means the way things work in the world and the way the tax authorities view you: as a “normal” organization, business, or company, taxpayer. However, “normal” in our world always means functioning in accordance with the laws of the ego. After all, those are the “laws” that regulate the world, including financial dealings. If you think that, as a Course student, you have to adapt to those laws just because you do not have a choice in the matter, then you are simply engaged in justifying your own ego-goals and are thereby shirking your responsibility. What you are really saying is that the Course asks that you practice forgiveness with everything *except* those things that have to do with money or economics. However, nowhere does the Course say that money would be an exception. Nor does it take a position on money that is different from that of any other phenomenon within our dream. On the contrary, the Course asks very emphatically that you apply forgiveness to everything—without exception—and to:

“...be sure that you do not decide for yourself that there are some people, situations or things to which the ideas are inapplicable....But do not allow yourself to make exceptions in applying the ideas the workbook contains, and whatever your reactions to the ideas may be, use them. Nothing more than that is required.” (W-in.6:3; 9:4-5)

When you adapt to the world's commercial “laws” without questioning them, again you are making the dream real. You play by the rules of the sandbox.

## Money is a classroom

Still, it seems complicated, because, as a Course student, how in the world do you practice forgiveness when it comes to money? I think there are two Course principles that can give us a handle on this. Firstly, every situation within our dream—our classroom—serves as a forgiveness lesson to be learned. Secondly, within that classroom, the only two choices you have in addressing the situation is whether you want to join with the ego or with the Holy Spirit.

In that spirit, let us take a look at two situations. On one hand, there is the situation of monetary lack—not having enough money, or poverty. And on the other hand,

there is the situation of having a lot of money, or (relative) wealth. To the ego, both of those situations are acceptable, and how! The ego is only too happy to have a go at all matters concerning money. For the Holy Spirit, both situations provide an interesting classroom in which beautiful and perhaps intense lessons can be learned.

## **Forgiving lack of money**

When you are in a situation of not having enough money, being in debt, or living in poverty, and you look at it with your ego, then you can count on the fact that you are telling yourself a story in which scarcity, being excluded, victimhood, powerlessness, and guilt all play an important role. Your ego will want to use the situation to anchor you deeper in fear and guilt. It will want to “prove” to you that you are indeed a powerless victim, or that the loot had been divvied up behind your back, or that you live in a world full of guilty attackers, or that you are not worthy of having more money because, after all, you are a failure.

In this case, it can be very tempting to think that what you need to do to solve the problem is to change your financial situation and to address the task (with or without “spiritual” or Course affirmations). What the issue is really all about, however, is to make a different *choice* about which teacher you want to help you interpret the situation. First you switch tracks by choosing love instead of fear. On that basis, the outer circumstance, too, could start to change. Or, you discover that it really is not a problem at all, and that everything is allowed to be just as it is. Or you find that this situation is precisely what you needed to provide you with the most learning and therefore is especially helpful. When you look at that same situation— not having enough money—with the Holy Spirit, He will show you the real significance of it. And that significance has nothing to do with all the stories the ego likes to tell. In fact, that situation must have been significant, for otherwise it would not have bothered you. What the exact meaning of a situation is can differ from person to person, and the Holy Spirit provides the right answers if you remain open enough to ask and do not fill in the blanks yourself. You have lessons to learn in this regard, that much is sure. Perhaps it is a chance for hidden beliefs in scarcity, worthlessness, and guilt to become exposed and to have them corrected. Perhaps you will discover that deep down you actually want this shortage of money as a way of keeping love—and thereby God—away, or so you won’t have to take responsibility for what you might do with more money, or in order to keep yourself feeling like a victim and outsider so that you do not have to join with others. Perhaps you will come to the conclusion that being separate is more important to you than having more money. And all of those thoughts are opportunities to make a different choice. If it turns out to be in your best interest that your financial situation changes, then that will most certainly happen, even if it happens to be in a different

way or at a different tempo than you had imagined. Just continue to forgive and trust, and watch carefully what happens.

## **Forgiving wealth**

It could also be that you have a lot of money, relatively speaking, or you are in a position where you have a say over flows of money, such as the revenues and/or expenses of an organization. That, too, is a classroom, and not necessarily one that is easier than the classroom of scarcity, that's for sure. Here as well, the only choice is which teacher you want to help you interpret the situation and guide you in your decisions: your ego or the Holy Spirit. The "normal" and most common method is to let the ego lead the way in these matters. The ego will always use the situation—and the money—to attack in one way or another. It will follow the "laws" of the sandbox, where there is always a winner and a loser, everything has its price, and the smart ones make sure that the price is paid by others. The ego's view of money is based on the idea of separate interests. Your own "self-interest" has to be defended against hostile parties who are always after your money.

Aside from that, the ego uses money for all kinds of purposes, which always leads to guilt: for example, buying all kinds of things you don't even need, but which serve as substitutes for the Love of God. That is an ego-tactic to distract you from having to feel the gaping hole inside, which is there in the first place from your having separated from love. All those substitutes require money—always more—and it seems there is never enough. At the same time, the ego will use the situation to make you feel guilty, consciously or unconsciously, about your wealth compared to the poverty of many, many others. As long as you deploy the money within the ego-laws of attack and defense (the laws of commerce and economics), that money will always end up feeling like "blood money" in one way or another. At some level, you sense that handling money in this fashion is at the expense of others and the larger whole. And however hard you try to justify this for yourself, at some level you will be disturbed by feelings of guilt nagging you. No, because of that, money certainly does not make you happy, no matter how much you have and no matter how many "charities" you support!

## **Control**

Very likely you will also encounter another ego-scheme: the use of money—or your position as the manager of money flows—to retain control. You are the "controller" of the money (and in some cases that is literally your job title!), so you are at the steering wheel. You seem to be the boss in a separate little kingdom you have made for yourself, for you are "in charge" of the money and money means power. So you

have conquered God (God, after all, has no money, but you do). You are the boss in the sandbox.

Fortunately, there is salvation even for the rich, for there is an alternative. You have the option of interpreting the situation with the Holy Spirit and allowing Him to fully guide you as to how to use the money. As Jesus says, money is not bad—it is nothing. The value of it is determined by the purpose for which you use it.

Thus, you forgive your wealth. What does that mean? In the first place, it means that you give up ego-control. Clearly, having money is a challenging forgiveness lesson. Misusing money through ego-control is an enormous temptation and, moreover, seems “legitimate” under the economic laws that govern the world. But the Holy Spirit sees money very differently from the way the world sees it. He sees that all the money always belongs to everyone. It is everyone’s. It is not “your” money, nor is it “someone else’s” money. Everything always belongs to everyone; that is the reflection of the heavenly Oneness of God’s Son in the world. Therefore, there are no separate interests that need to be “defended” from others. There is only one common interest. We are all in the same boat, in Heaven and on earth, and the earthly ship knows only ONE pot of gold. Whoever appropriates a disproportionate share for himself disadvantages everyone. First and foremost, he has robbed himself of awareness of the whole.

“But,” I hear you say, “there is so much wealth that the pot can never be depleted,” as we had learned in our new-age classes. No, in the earthly sense, there is NO inexhaustible pot of money. The Course calls that “level confusion.” Material goods, including financial, are limited. It would serve you well to note that form, unlike spirit, is *always* limited. All worldly phenomena are form and therefore not infinite. That is true for money, too, even if you see it as energy. After all, energy, like matter, is form and therefore changeable, finite, and limited. All new-age teachings that contend that money and material means are present in inexhaustible amounts and that everyone can take from these supplies without limit because they stem from infinite energy are, in the Course’s view, off the mark. These teachings stem purely from the ego thought system.

So when our collective material and financial resources are being divided up in unjust ways on the grounds of “rights of the fittest,” there will always be poverty and scarcity on the earthly level. An enormous gap arises between rich and poor. Look around you, that is what happens—in the Netherlands, or Belgium, and everywhere in the world.

## **Money belongs to all and serves all**

The Holy Spirit shows you that money is not “yours,” even if you happen to have a say over it in worldly terms. Under His guidance, money is used for the *one*

common interest, whatever specific form that may take. That is the only loving way to handle money and the only way that reflects the laws of Heaven. You will receive inner guidance in making your choices about money. And that does not mean that you no longer spend money on yourself or grant yourself something “extra.” Buying something “personal” for yourself can very well serve the collective interest—but that is the case only if it is done out of love and not from guilt and fear of the ego. Coming from the ego, you will always make wrong choices and deliberations, which are not loving to yourself or to others.

When you spend money that way—coming from love—you give to oneness. Out of that same oneness, you will receive—in one form or another, at one time or another. Money goes back and forth within oneness. That is all that happens.

When you join with the Holy Spirit, all deliberations about financial affairs are made in a practical and useful manner, without any fear or guilt playing a role. The notion of “ownership” of money (or other material means) is no longer there. You are merely the instrument the Holy Spirit uses to allocate the money that is under your control.

In the meantime, outwardly you completely obey the world’s rules: you pay your taxes, you keep records, and you give unto Caesar what is Caesar’s.

## **Powerful Learning Tool**

Naturally, these are big lessons to learn. But the Course definitely does ask us to learn them. Under the guidance of the ego, money is a powerful weapon of attack and serves to keep guilt going. Under the guidance of the Holy Spirit, money is a powerful tool for learning to let go of control and to trust and, with that, to feel peaceful. Dealing with financial matters are fundamentally powerful lessons to learn in order to undo the separation and to see others as no different from yourself, and to thereby return to the awareness of oneness.

To give money where God's plan allots it has no cost. To withhold it from where it rightfully belongs has enormous cost....It has well been said that to him who hath shall be given. Because he has, he can give. And because he gives, he shall be given. This is the law of God, and not of the world. So it is with God's healers....All that they need will thus be given them. But they will lose this understanding unless they remember that all they have comes only from God. (P-3.III.2:7-8; 5:1-5,7-8)