**30 LIES ABOUT MONEY**

LIBERATING YOUR LIFE,

LIBERATING YOUR MONEY

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**Foreword**

**Money and Soul**

* Money and Soul; what this book is about.
* Achievement, success and happiness.
* Success: Identity of outcome with intention.
* “Money can´t buy love”. *Beatles*

**Money is important, no it isn´t**

**Introduction**

1. **“Many Happy Returns”**
* Where the costs of creation and lending tend to zero, the returns on investment tend to identify.
1. **Money is Power**
* …creative power, vitality and inspiration.
* “A rich man is often only a poor man with a lot of money. Whoever believes that with money you can buy everything has obviously never had any.” *Aristotle Onassis*
* “Success is a miserable teacher. It leads intelligent people to believe they cannot lose. And it is an unreliable guide to the future.” *Bill Gates*
1. **Debt is bad**
* An example of vicious circle: The creation of financial mechanism, systems and structures that have systematically led to a small “smart” minority successfully avoiding debt…at the expense of the large majority who find themselves progressively indebted… and who are still hoping at some point to extricate themselves from it.
1. **You need a certain minimum amount of money to be happy**
* “Alleviate poverty” in third world countries by increasing the minimum incomes.
* Result: Increased income, but reduced resilience, self-reliance and self-determination of the local culture, more dependency on outsiders and outside factors beyond local control, i.e. increased impoverishment.
* India
* “Change of structures does not succeed unless fundamental causes are addressed. “ *Y.S.P. Thorat*
* Italian children are the worst educated but happiest in Europe and the secret of this is grandparents.
1. **The best products and services make the most money**
* The financial results of being decent are arbitrary.
* “People know the price of everything and the value of nothing.” *Oscar Wilde*
* …making money or providing value-based products and services.
* Semi focus on money making, while advancing a values approach for motivational purposes.
* …priority of the financial bottom line over values.
* “Music for the future”: As awareness evolves and more values to gradually fall into line together with the reflection of quality in prices and profits.
1. **With money you secure and provide for your existence**
2. **Money is security**
* No amount of money can provide the feeling of security… for more than a few minutes.
* …power or happiness.
* Your life becomes protecting yourself and your assets from loss than about living it.

INTERLUDE

* “Experience is the excuse for repeating your mistakes!” *Lionel Fifield*
* “Knowing” is at a deeper level of truth than experience, deeper self-search and reflection.
1. **Money is created by governments and central banks**
2. **The money circulation is created through minting coins and printing notes.**
	* Money in the form of coins and notes is issued into existence, as currency for buying goods and services.
	* Money is created as it is spent into existence.
	* Money is lent to existence.
	* Money is brought into existence as an interest charge on the previously mentioned money that has been lent into existence.
3. **Money is backed by gold or some other valuable commodity**
	* Money is itself a valuable commodity
	* Money is fashioned into tokens, which are backed by a valuable commodity
	* Money is issued whose face value is higher than its intrinsic value.
	* The relation between the issue of money and any commodity of real value is entirely severed.
4. **The health of a country may be accurately judged by looking at its GNP and other economic statistics**
5. **The lie of where money is**
* Your money is in your own head.
1. **The love of money is the root of all evil**
* Love: The only force sufficient to help a person extract himself from the greed cycle.
1. **The lie of the rich and poor**
* “A rich man is often only a poor man with a lot of money. “ *Aristotle Onassis*
* People who are genuinely rich are rich with any amount of money.
1. **Money is freedom**
* “You become free the moment you recognize the legitimacy of your own reason.” *Bohdan Hawrylyshyn*
* “Freedom is the availability of alternatives.” *George Soros*
* Freedom is a state of present, not future, existence.
1. **Work and earn money, to do what you want**
* Money is not “compensation” for work that you don´t like doing, but something more.
1. **You need money, a business plan, capital and a budget to start a project**
* Entrepreneurs realize the project they source; concentrated focus, on realizing the project, specifically defined, out of nothing, with without any starting resources.
1. **Everyone can make a profit**
* Profit: An indication of good management and success.
* Someone´s profit cannot be other than at the expense of someone else´s loss.
* Culture: Perceives ad evaluates success.
1. **To sustain itself a business needs to make profit**
* Principles of sustainability of an enterprise may be, and probably are, founded on factors that entirely independent of financial profit or loss.
1. **The price of goods and services is mainly composed of the cost of providing them.**
* Prices are determined by supply and demand.
* Interest contained within prices.
1. **Money is independence**
* To become independent you need to already start with a certain independence, in spirit.
1. **Money is dependence**
* Dependency is present in all relationships we have. Money may play a part in these relationships but we can never itself be the source or cause of the dependency. And if we lack independence in a relationship it is not from a surfeit of dependency but from not having developed sufficient independence, of spirit.
1. **Your pensions and savings will guarantee you a peaceful old-age**
* Fraud
* Demography
* The accelerating redistribution effect of the compound interest system.
* The fact that pension fund managers and the pension industry fail to generate any real wealth creation with the funds at their disposal.
* The combined effects of advancing technology and increasing life expectancy.
* Your peace is likely to depend on three things:
	+ Your inner state of mind.
	+ Your physical health.
	+ Your social relationships.
* There is no reason not to enjoy your money in old age, but your source of peace it will never be.
1. **The Monetary Reformers Lie No.1.**
* Advocates for reform of the monetary system, speculation, and have nothing to do with the exchanging of real goods and services between real people, the so-called “real economy.”
* Interest charges-Interest in real currency.
* Brokerage charges- commission in real currency
* Focus and attention
1. **The Monetary Reformers Lie No.2.**
* Earned income, i.e. income received from a job is much better, more just and more moral than unearned income, income received for example from interest payments.
* May in jobs do nothing of any worth all day; maybe even contribute their jobs to considerable harm. Many without jobs at least do no harm and maybe have non-earning activities where they are doing a lot of good.

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| Time  | Risk |
| Performance | Family situation/number of dependants |
| Turnover | Prospects of inheritance |
| effectiveness | Personal/ individual needs |
| Qualification | Individual lifestyle and vision of future |
| Input/degree commitment | Beingness |
| Responsibility | Joy(brought into the environment) |

1. **Money comes when you give it away**
* Authentic generosity is powerful and attractive.
* An authentic demeanor is the powerful attractor, not generosity per se, attracts your needs that may include money but are not necessarily money.
1. **The lies about abundance**
* Abundance is our natural state of existence, our birthright.
* Easier and more comfortable to live in a fake consciousness of scarcity and shortage.
* We can survive, to a certain degree for a very long time, on hope of environment
1. **Money is the problem, money is the solution**
* Legal profession, profit from ensuring that conflicts they handle are as long and complicated as possible.
* Insurance profession has turned into aggressively inventing and selling new schemes based on fear.
* Religions, promoting their own survival through instilling fear, Fear of God.
* Sciences, love of pure knowledge
* The artists profession
* Farming, administration of chemical companies´ products and marketing.
* Money: the source of so many problems. The world would be a better place without it.
* Any problem can be solved if you only have enough money to throw at it.
* Money can however show up part of expression of the (relationship) problem and be intelligently used as part of the solution of the problem in two very interesting ways. First in the form of payment to help pinpoint precisely where the relationship problem is located, so that this may be well resolved.
1. **Money is not important…but makes life easier**
	* Money seems to be both not important and important!
	* Freedom, independence, security, happiness and the source of “ease of life” is not in money.
	* Money is not in respect to making life easier, “important.”
2. **Money is…whatever you think is**
	* You yourself are actually the means of exchange and remain this means as well as the source of the projection-with or without money.
	* You have forgotten that you yourself are the means of exchange.
	* Money: Essentially an empty slate and these decisions and thoughts are simply projections.
	* “Money is the root of all evil” becomes “ I am the root of evil!”; allow this to “flow into and through you.”
	* Humor.
	* What you consider a lie represents a deeper level of truth.
	* Patience with yourself.
	* “With and without money I am…”
	* Intuition