

Money Matters by Al Lewis

Welcome.

There's only one group of people that think more about money than the rich, and that's the poor.

They can think of nothing else.

I can empathize with that. I have learned, though, that few experiencing scarcity are oriented any way positive about money or affluence.

Change, if that's what we are pursuing, is always preceded by inquiry. Relative to money, the questions to ask are these:

How are you oriented toward It? Do you have enough of It? Do you want more of It? Do you have It in your bank account or in your pocket? Do you have It invested? Do you wish you could invest It? Would you like to win some of It? Or have you won some of It, say in Las Vegas? And if so, did you bring any of It home?

"It" is defined as a pronoun: any of a small set of words in a language that are used as substitutes for nouns or noun phrases and whose referents are named or understood in the context. "It" is a thing.

What if you found out your orientation toward money has always been wrong and that's why, maybe the only reason why, you have often or always struggled to have the experience of more of "It" in your life?

Let me get to where I want to go with this by going around the block a few times first.

You cannot see life, you can only see what it does. You cannot see love, you can only see what it does or how it behaves as well. You cannot see hate, you can only see what it manifests. Nor can you see pleasure or pain, you can only feel what they are, whether mental or physical.

These Are What I Call "Odd Duplicities."

It is not possible to make a coin with only one side. If it were, when you turned it over it would disappear. Ever had that happen?

The same goes for life and love, for pleasure and pain as mentioned above. They are not "things" but living principles known by experiencing the other side of the coin with respect to each.

Without the living experience of the principles, themselves, they would not exist. Life and Death, however, as well as Love and Hate, Pleasure and Pain are not "Odd Duplicities" by definition, they are duality's opposite ends of the same pole. The same goes for money.

Money, like life and love and pleasure and pain, is not a thing though represented by dollars and cents when defined. Its opposites are rich/poor, affluence/poverty. Money is a living principle known by the experience of what it does as well. It is not known by what it is.

Those experiencing money, after all, dine at finer restaurants, dress more in style, drive more extravagant cars

and live in larger homes than those not experiencing it. Money, like life and love, is life-energy flowing through the conscious awareness of persons attuned to it, like a radio tuner, experienced as "Affluence."

With that said, you might ask, "Now that I know this, how do I or we experience more of the flow, more affluence?" A natural question properly posited by all.

Look to Nature!

In my studies of philosophy from Plato to Lennon (John), and of religion from Paganism to Wall Street, and of science from the Wheel to the Shuttle, all have pointed to one natural law by which life-energy under all its guises manifests with unboundedness: Evolution!

Ask not what evolution can do for you, but what you can do for evolution. (Thank you John Kennedy.) Therein lies the answer.

Life-Energy

If we were to think of money, for the moment, as something like another kind of energy, electricity, we might find some similarities helpful in our quest to understand how it works and to get more of it.

Money, like electricity, can be stored. Electricity is stored in a battery, money is stored in a bank. Both begin with the letters B and A. I am not sure what that means, but I find it interesting.

Some people inherit money, some don't. Those that inherit money in all respects inherit a large battery of energy, life-energy stored in a battery by somebody else.

Electrical batteries, as we know, lose power over time. The energy if unused fades until at some point the battery is considered dead. Money in a bank, if left unused, would do the same. Inflation would use it up over time until at some point it would become nearly, if not completely, valueless; or the political climate or economy of a country could change discharging its value overnight.

The energy in the battery and the energy in the bank can be exchanged for an infinite variety of uses.

Electricity can run radios, TVs, and computers; it can power autos, boats and trains. Money can buy radios, TVs and computers; it can buy autos, boats and trains.

Like the "Odd Duplicities" the value of electricity is found in what it does as opposed to what it is. The same goes for money. In order to have value it must do something. Each are Transformational!

Electricity can be changed from one type of electromagnetic wave into others: heat, light, and sound. Life-energy known as money can be changed from gold into coins, or diamonds, or stocks and bonds. Like electricity, its "value" is not fixed in space or time. It is fluid as well.

The transformational potential of each is infinite, occurring at the speed of light, but energy is never lost. Their values, through the changes, remain the same.

And finally, the energy known as electricity is created by a generator: a force of nature or machine by which mechanical energy is changed into electrical energy. The life-energy

known as money is created by a generator as well: You!

But a generator doesn't actually create electricity nor do you, along the same line, create life-energy. A generator is a conduit of activity that transforms energy from one state to another enabling flow from here to there.

A hydroelectric dam, for example, converts the energy stored in the weight of water, the force of gravity, and the mechanics of momentum into electricity. It is a conduit of activity for electrical energy.

Persons experiencing affluence, generally, are conduits of activity for life-energy, because energy -- like water poured into a vessel connected to another by a siphon pipe seeks its own level in both vessels -- seeks its own level as well.

But if you are stuck in space-time, the here and now, and cannot get over the hump of thinking or believing that money is a thing and not an energy, then you might always struggle to master its flow.

Like a rock that has to be lifted with great effort to be moved from over there to over here, you may always struggle to get the dollars over there moved to over here as well. But there's an exclusion to the rule.

Energy, like a seed planted into the ground, doesn't really care whether you know what it is or not. It will do what it does. If the conditions for the growth of a seed are present, it will grow. If the conditions for the flow of money are present, it will flow as well.

Your real power, though, is derived from the deepest level of your awareness, both of the mind and the body.

Hang Ten

Out on a Limb / The Cutting Edge Pushing the Envelope

Hanging ten is a surfing maneuver. One of the most impressive stunts performed on a long-board.

When a surfer hangs ten, he or she positions the board in such a way that more than two thirds of the back of it is buried deep within the wave while standing at the front of the board, actually the very tip of it, hanging all ten toes over its nose while gliding along the length of the wave as it moves toward shore. Hanging ten is also a skateboard move.

You might be asking yourself what hanging ten has to do with Success?, Well Being?, Stability?, Power?, or Money? It has everything to do with it by way of example.

We have been exploring the idea that money is life-energy flowing through the conscious awareness of persons attuned to it, like a radio tuner, experienced as affluence. Energy in all of its aspects is evident in space-time as waves though imperceptible to the five senses. We can see what a wave does, but not what it is.

But nature always comes through with some example of how things work from which we can draw conclusions about how most things or, even, how everything works. The oceanic wave, I believe, is one of them.

Waves are measured by their amplitude and length. The amplitude might be thought of as the height of the wave from its alternating center point or medium; and the length thought of as a measurement from tip to tip of a wave's crests. The electromagnetic wave most people have some familiarity with is the radio wave. Radio waves have the

longest wavelengths in the electromagnetic spectrum. Radio waves can be longer than a football field or as short as a football.

An oceanic wave is a form of wave-energy visible to the eye as it moves across the surface of the water. Some are high and long, appearing to move slowly across the surface as deep swells. Surfers like those best when they hit shore. Some are low and short and appear to be wave-like in their movement often breaking at their tips into white foam over and over as they move across the water. These are known as whitecaps by boaters.

As the wave moves, whether in long slow swells or otherwise, water does not move with it. The wave or swell is pure energy moving across the surface of the water, visible, though infinitely thin, to the naked eye. If water moved with the wave, a floating cork seen at the top or crest of a swell as it rose would move along with the swell at whatever speed the wave was moving through the water, but it doesn't. The cork keeps its position rising up and down with the swell of the wave.

As the wave approaches shore, the ocean floor begins to affect the wave's shape and speed. Wave height increases and the crest becomes more peaked. As the steepness of the ocean bottom increases, the wave becomes unstable. The forward speed of the crest becomes faster than the speed of the wave, and the wave breaks. Now we can surf and get back to hanging ten.

Hanging ten requires the kind of commitment from a surfer that we can all admire. From the center of the long-board where the surfer begins his or her ride, he stands and with a walk-like motion pushes the

board backward into the wave until the rear weight of the board in the wave is equal to the forward weight of the surfer at its tip, kind of seesaw-like with the edge of the wave centered at the more-or-less balance point (the fulcrum). When the balance is perfect, the surfer is able to place his toes over the board's front edge and "Hang Ten" without flipping forward and wiping out.

The surfer, though, endures countless wipe outs experimenting up to the point of his first successful hang ten. That is admirable by itself, but the point I want to make is that the surfer is out on a limb (testing limits), on the cutting edge (trying new things), and pushing the envelope (taking risks) in the pursuit of his goal and "there" has the experience of success.

Success is a moving experience, it is not fixed. It is fleeting and must be pursued like the perfect point in a wave where a surfer can hang ten, but only if he moves with the wave to experience it.

Well being, stability, power and "Money" are moving experiences as well, maybe even hang ten experiences in every way.

Maybe they are found out on a limb (when testing limits), on the cutting edge (when trying new things), and when pushing the envelope (when taking risks).

Maybe it's on life's wave edge so-to-speak that "Evolution" works its magic.

What you think about expands.

Counting Marbles

When I was a kid the rage of the time among elementary school boys was marbles. We didn't play like school girls giggling over Jacks or having a good time skipping rope,

for us it was a dead serious win/lose competition that we played for keeps.

We played either Pot or Chase.

With pot one boy would draw a big circle about six foot across in the dirt and those that were going to play would drop a handful of marbles into the middle, maybe six, letting them scatter wherever. We'd have to match marbles, though, we could play with cheap marbles or with those we thought to be of great value for one reason or another, everyone playing would have to play with matching marbles.

We'd then shoot to determine playing order by any creative means derived, maybe farthest shot, closest to some object, etc.

Each player in order would then shoot into the circle from outside the ring trying to knock out the other player's marbles while trying to make sure his marble stayed within the circle. Every time he was successful he could reach into the circle from outside the line to shoot again from where his marble stopped over and over until he either failed to knock a marble out of the ring or until his marble rolled outside the circle whether by miss or reflection. When the circle was emptied of marbles the game would end.

Marbles dropped into the circle to start the game belonged to the circle, the pot, and all players from that moment on. If a game had to be ended early the remaining marbles were divided among all players.

Each player kept each marble knocked out. If a player once in the circle failed to knock a marble out and his marble stayed in the circle as well, that "shooting" marble became one of the pot up for grabs and he would have to use another marble to

shoot with when his turn came around again.

As I said, this was a deadly serious game of playing for keeps.

Chase, on the other hand, was a game usually played by just two players playing with one marble each. Each player would throw a marble somewhere onto the dirt or grass far apart from the other and then one shooter following the other would gingerly try to sneak up on the other, one alternating shot at a time, without getting too close to the point where he could tap the other player's marble with a great rolling or arching shot and thus win the game and the marble. While sneaking up if a player got too close he could be tapped out by the other player and if he stayed to far he could never win. This is a game of skill. Once a player is tapped out the game would start over until one play quits or runs out of marbles. This was kind of a cat and mouse game of who will outlast and win over the other. With each win, the marble tapped out was kept by the winning player.

Again, this was a deadly serious game that we played for keeps.

As it turned out, I was something like the all time champion during my elementary school years at my school. I started playing in third grade with my first purchased bag of one-hundred marbles and ended up by the end of sixth grade with a box of five-thousand (5000) marbles, each won and never bought off other boys.

My right thumb knuckle to this day is fatter than my left from the, probably, hundreds of thousands of shots I made playing marbles during this time.

Once a neighbor boy knocked on my

door to show me a new bag of marbles his father had just bought and given him and asked if I wanted to come out and play. We played chase. A couple hours later the marbles were all mine. If looks could kill, his father would have wasted away in prison for taking me out when he found out, but he never asked me to return them. I still respect him for that.

Do you know, by the way, how a rodeo cowboy knows when he can officially call himself a bull rider?

During training he fills his mouth with marbles and climbs onto a bull. Every time he is thrown he takes one marble out of his mouth and climbs onto another bull. This goes on and on until he has lost all his marbles. Then, he is a bull rider.

I know you are asking about now what this parable, *The Parable of the Marbles*, has to do with Money Matters.

I want to point out that during the time this play-for-keeps marble competition was going on I counted my winnings, all my winnings, every day. It was quite a job once my winnings got into the thousands, and a bit stifling once it got near five thousand. If the number didn't jive I'd start over. Doing this you really get to know your marbles.

Five-thousand marbles are also quite heavy. I'd use my bed for the count and it sunk low when doing this as though a heavy person were lying right in the middle. Keeping the marbles separated was quite a task.

The point is this, I knew were I stood and where I was going everyday. I wanted to see my count grow and I did everything necessary to see that it did. I was a fierce competitor. Once an opponent dropped their marbles, "They were mine!"

I've heard that a Casino will count its entire cash assets twice hourly. True or false I don't know, but their "pots" always grow.

People, likewise, that organize their assets, chart their progress, graph growth, count their money, calculate their net worth, enumerate, numerate and tally their capital, wealth and resources regularly are generally people that see their assets grow because that is what they pay attention to and are determined to do. They frugally refuse to do anything that will bring their numbers down.

Unfortunately, this behavior can lead to miserliness.

This is not the path I have taken. Good or bad I have always just worked to make more money than I could spend, but that formula is not full proof.

I am not postulating one plan over another, but I am reminding both you and I that, "What we think about expands."

Simple charts for counting your marbles follow.

Use them or something like them to grow your wealth as you wish.

Best wishes.



Al Lewis
Broker/Mentor
Real Estate Professionals
Allstate Marketing

TheRealEstateFellowship.com
714-744-0617

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Personal Financial Statement

Sources of Income	In Even Dollars	Contact & General Information
Salary		Name:
Commissions & Bonus		Street Address:
Interest & Dividends		City:
Real Estate Income		State & Zip Code:
Other Income: Itemize		Home Phone Number:
		Business Name (if one):
		Employer:
		Employer's Address:
		Position / Profession:
Total Income		Length Of Time At Present Position:

ASSETS (Do not fill in, totals will automatically be entered from below)		
	Total	% of Total
Checking And Savings Accounts		
Securities: Stocks, Mutual Funds (Market Value)		
Bonds (Market Value)		
Retirement Accts. (401k, IRA's) (Market Value)		
Other Investments (Market Value)		
Real Estate (Market Value)		
Vehicle, Boats, Planes, Etc. (Market Value)		
Personal & Home Assets (Market Value)		
Other Assets (Market Value)		
Total		

LIABILITIES (Do not fill in, totals will automatically be entered from below)		
	Total	% of Total
Real Estate Loans / Mortgages Payable		
Vehicle, Boats, Planes, Etc. Loans Payable		
Credit Card Debt Payable		
Loans Payable On Personal / Home Assets		
Loans Payable To Banks Or Credit Unions		
Other Liabilities Or Debts Payable		
Unpaid Taxes Or Liens Payable		
Total		

Net Worth	
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Assets

Checking And Savings Accounts				
Type Of Account	Name On Account	Address Of Institution	Date Account Opened	Current Balance
Total				

Securities: Stocks, Mutual Funds (Market Value)				
Type And Name Of Stock Etc.	Number Of Shares	Purchase Date	Cost	Current Market Value
Total				

Bonds (Market Value)				
Type And Name Of Bond		Purchase Date	Cost	Current Market Value
Total				

Retirement Accts. (401k, IRA's) (Market Value)	
Type And Name Of Fund	Current Market Value
Total	

Other Investments (Market Value)				
Type Of Investment	Shares Or % Of Ownership	Misc Description If Needed	Cost	Current Market Value
Total				

Real Estate (Market Value)				
Describe Type Of Property	Purchase Date	Original Cost	Current Balance Owning	Current Market Value
Total				

Vehicles, Boats, Planes, Etc. (Market Value)				
Description	Purchase Date	Original Cost	Current Balance Owning	Current Market Value
Total				

Personal & Home Assets (Market Value)				
Description	Purchase Date If Known	Original Cost	Current Balance Owning	Current Market Value
Total				

Other Assets (Market Value)			
Description		Current Balance Owning	Current Market Value
Total			

Liabilities

Real Estate Loans / Mortgages Payable				
Name Of Loan Or Mortgage Holder	Behind On Any Payments?	Interest Rate	Monthly Payment	Current Balance Owning
Total				

Vehicles, Boats, Planes, Etc. Loans Payable				
Description	Behind On Any Payments?	Interest Rate	Current Market Value	Current Balance Owning
Total				

Credit Card Debt Payable				
Type Of Credit Card	Behind On Any Payments?	Interest Rate	Monthly Payment	Current Balance Owning
Total				

Loans Payable On Personal / Home Assets				
Description	Purchase Date If Known	Original Cost	Current Market Value	Current Balance Owning
Total				

