



# Getting Unstuck: Heal your Life

## Day Four - Money and Time

### Money is Remarkably Easy to Come By

Despite the financial struggles people often have, money is amazingly easy to come by; Abundance is what we're really seeking, and the key to Abundance is Love. What's the difference? Abundance is a far wider-reaching term than just money, referring to the entire range of the riches we desire in our lives, riches that far exceed just income or wealth.

"Money is remarkably easy to come by, if that's all you want," I tell my students, who stare at me in disbelief. "The trouble is," I explain, "that people usually don't want simply money." We have egos, preferences, preconceptions, ideas about how our lives should be, paths we prefer to follow, ways we want things to work out. Money alone isn't going to do that. We simply want far more than cash, and thus we can sabotage approaches that address money alone.

To illustrate, I give the example of a brief stint I once took as Executive Director of the Kallet Theater, a non-profit organization using a historic space for community events—and they needed cash. They were broke, and wanted to expand their programming and increase their funding. I had long held a lot of ideas for this small city community, and accepted the

opportunity to grow a few of them. But first, we'd need cash—and we weren't going to get it by doing the same things that got them broke. If the plan was an infusion of cash, they needed fresh strategies; clinging to the past would just repeat their financial woes.

I remembered from my days managing Seven Rays Book Store, a metaphysical gathering spot, that customers would frequently come in and peruse the wall of cards from psychics, astrologers, palmists, tarot readers and so forth, asking how they would ever know whom to pick. At the same time, those same card-posting practitioners would come in and lament the lack of clients. I sensed opportunity. Time to play match-maker.

I sent out an invitation to the practitioners, offering them spots at \$50 to come read for the day. I also asked them if they'd like to give a talk, to educate participants and help give an idea of what they do. Used to far higher booth fees (and sometimes a percentage of their profits), practitioners jumped at the chance, happy they could charge whatever they wished, and keep it. I sent press releases to area media outlining the event and the talks as an entertainment option, and wrote a few guest columns to profile some of the practitioners. We charged something small (\$3 or \$5 dollars, something like that, I don't remember) for admission, and once inside, people could attend the talks and walk around to visit with several practitioners and to get a reading if they wished. And we cleared—CLEARED--\$3,000 that day. That easy.

Did that please the board? Oh no.

Even though the \$3000 we cleared in a day was more money than they had ever made on any event, they felt showed up, and decided to limit my future role to that of advisor, suggesting activities to them for their decision instead. I told them they didn't need me for just that, and went on my way. Ego here was more important than money.

After I left, a local restaurant owner in a nearby town who had always loved psychic fairs asked me about putting on one in her establishment. I figured why not, and assembled a smaller group (for the smaller space) and made it a two day event. Word of the early event had got out, and I had new people, from an FBI psychic profiled on NBC to a tea leaf reader. This also attracted the attention of the local evangelicals, who were not so happy with the idea. But I cleared over \$2,000 for essentially a weekend's work. Several of the participants cleaned up too, taking home between \$800 and \$1,200 each.

Incidentally, I suggested to the owner that she put on extra staff for the event; she declined, and all weekend, a wait to get as much as a quick sandwich took forever and a day, turning an opportunity to really show off her business into a negative experience for people now inclined to eat elsewhere in the future. A lost opportunity. Some of the participants got tired of working along the two day stretch, complaining they didn't make as much as the others, when the reason was that they spent half the day outside smoking instead of reading at their tables. Imagine.

I did one more event, renting a ballroom in a city an hour away, and though profitable, got a smaller response this time, making it the last one. A local radio station did a phone interview with one of the astrologers, and a reasonable crowd assembled. Again, some readers tired of working two days, and complained others were raking in clients simply by being more industrious. Even though they were taking home more from my events than any of the other places they read, everyone wanted to start to micromanage. I cleared \$1,500 that weekend, but between the decline in novelty and the attitudes of some of the participants, I decided I had had enough, and moved on to other activities.

People were financially limited when their egos got in the way of the natural Abundance flowing. As soon as we focus on who's getting more than their share, we are leaving Abundance in favor of dividing the existing scarcity perceived. It's not a growth strategy—by definition, it's staying stuck exactly where we are. Abundance means planting fruit trees and harvesting generations of fruit—not debating who gets the twig we're trying to plant.

Setting up enterprises to ensure everyone has a share in the income stream, working from loving cooperation rather than competition and scarcity, lets Abundance work as it is meant to work. It sets up flow, income streams, and does so in balanced ways in the marketplace, because everyone is getting their appropriate share of not a limited piece of “the” pie, but a flowing tributary of the main stream.

What do you do—not for work, but for the world?

When asked what we do, we generally respond with our occupation. It's how we self-identify, and it's how others package us among all the other people they encounter.

This creates several problems. It's a mask, a label, not a contribution. It's the illusion of an accomplishment, beyond attaining a particular status. It limits us.

The greatest of these is the artificial limitations we place on ourselves and our potential. When we embrace occupation as identity, we're a stereotype, a generalization, a category—and not an individual with unique contributions to make to the world.

Raymond Aaron warns about being “a” anything. That's a box, a role, a one-just-like-thousands-or-millions-of-others. It's not very informative. It tells us nothing really about a person. What is “a” plumber like? Or “a” computer programmer? Or even “a” mom, “a” spouse, “a” anything else? Are you really reducible to just a name?

We need to realize our “the” characteristics. As Raymond Aaron sells it, you want to be “I'm the plumber who wrote ‘Ten Ways Plumbers Rip You Off,’” or some other book that sets you apart. But it doesn't have to be a book. Dan Kennedy tells of a plumber who arrived in a Mercedes, worn a beige three-piece suit, and carried an eel-skin attaché case. He did a checklist inspection of “100 of the most common plumbing problems,” told Dan “Good news—you don't have 96 of the most common plumbing problems, and I have all

the tools and materials with me to fix the other four; I'll just change into work clothes.” This is not “a” plumber. “A” is not compelling; “the” presents your unique self.

What makes you unique? Focus on your “the,” not any “a” descriptions, and you no longer have competition—you have only good fits for who you are and what you do.

But wait—what you do isn't really who you are. In fact, it's not at all who you are. So far, we've got two stand-out plumbers, but do we really know anything about who they are? Nothing beyond some business practices. So “what do you do” isn't really very useful information. It's small talk. It's grasping for a convenient label, but the label says nothing helpful about the contents.

Nor does an occupation—even “the” service you provide—answer the question fully “What do you do?” Not for a living, but as a person. What's your contribution to life? To people around you? To the world? How does the unique piece you are function in the whole? Sure, part of that could be your work—even a large part. But it's not a good picture of the person you are. What differences do you make?

What do you do for the world? Not only will this help better define your life's journey, but also it will inform the type of work you do for the small talk version of that question.

We allow the roles we've accepted to replace who we are and why we're here. Part of this is cultural conditioning. Part of this is habit. Part of this is laziness and convenience. But part of it is also fear.

We're afraid to step up and speak—and live—our real inner truth. Doing so means we'd have to face ourselves, our true potential, and be answerable not to the people around us we can placate with easy answers, but to ourselves, our real selves. And we know when we're not living what we could be, what we'd secretly love to be—and what we would be, if we weren't so invested in protecting ourselves from the risk of doing what we really want. What is this for you?

When it comes from your authentic self, though, it will resonate with people. It will always be “the,” not “a.” And it will always be of genuine service in ways that feed your spirit as well as your wallet.

### Money doesn't have to come from employment

‘No job’ does not have to equal ‘no money.’ You don't even have to start your own business necessarily. Think instead in terms of income streams. A hobby that brings in \$500 a month and takes you half a day a week is 1/10<sup>th</sup> of the way to a \$50,000 annual income. Maybe another two day a week endeavor brings in \$500 a week—you're already at \$25,000 working half-time. Get the idea? Jobs are only one source of income streams.

Nor do you need to have permanent solutions to address the money/job issue--think in terms of projects. As you grow and change and learn and adapt, so might your projects. Or, perhaps you settle into one you especially like as a business—for a time, a season, or for decades to come. Point is, you're not limited to a 40 hour a week employment situation, whether hired or self-employed, to turn a buck. In fact, projects are preferable in that they more readily grow and change with you—do them again, or change how you do them, or do other ones entirely, depending on where you are in your thinking at the time.

Neither do I want to minimize this—running a business, or a series of projects, takes some learning—and a lot of coming face to face with oneself, nowhere to hide. But what a growth process, and what a feeling of freedom and abundance when you realize you're not at the mercy of circumstance, that you can always turn the money faucet on when you choose, that you have multiple options, not just the chance of finding someone looking to hire a hand.

Money can come from other income streams as well, of course--if you've saved a nice chunk of change, the interest or growth of those assets can be a nice income stream as well, and it's not as hard as people think. Saving small amounts regularly adds quickly. It's still get rich slow...but it works. In a capitalist society, the key to success is...capital. Don't wait to be rich, though—set aside at least 5%, 10% is better, right from the struggling days, and don't touch it. It will grow before you know it.

But if you need money right now, that's not going to help—you need steps to generate income flow in the short run. Let's look at how to get started.

And cash flow without a job leaves the profit and the freedom of what to do to you—not an outside boss. You'll need discipline; you'll need purpose; you'll need strategy. But what happens is up to you.

### So what are the lessons?

Three things are needed for a successful business or project—need, skills, and desire. Omitting any of these will spell disaster—take this trio seriously!

First, address a community need. In the case of my psychic fair, customers liked the advantage offered to be able to hear talks from the various practitioners and to see a variety of readers. The readers liked an easily affordable venue where the customers could readily find them and have a conversation, not just read a business card. All stake-holders for this event had their concerns and wishes met.

Second, have the skills necessary. Here, my experience as a writer made the promotion (mainly press releases for the public and an invitation brochure for the psychics) a simple matter. This combined with the readers' various specialties, making the talks and the services offered varied and valuable. These skills were demonstrated through the

presentations and informal conversations at the readers' booths.

And third, there must be a desire, that this is something you love. At first, this idea was new, and I had fun. After a few more psychic fairs, it got old, a few things changed with various working relationships, and I no longer had the interest or patience to continue. Work that's not aligned with passion is drudgery—and there's no point getting unstuck from working in one place only to get stuck working for yourself in something you don't like either! Plus, it is very difficult to be successful at something you would rather not do.

Make three long lists—what do you like? Don't restrict this to “work” topics—many hobbies and interests become careers or parts of careers. What are your skills? Again, don't limit yourself to traditional “work” skills. If you're a great quilter, for example, put it down. And finally, what needs do you perceive in your community? Think of all the “Somebody someday ought to \_\_\_\_” moments you've had. Write them down.

And when you have three very long and very complete lists—look for three way matches. Where do needs fit your skills, and which of these are in alignment with your passions? Each of these true matches is an opportunity—people need something, you can help, and you want to do this...it's not just a job for you.

What's a problem you have the skills to solve that you would have a passion for addressing? This is the key to your success—but it's also the way out for people facing this particular problem. And viola—you are making a contribution to the world. Yes, business is more complicated than this, but here is the heart of it. The rest is just details.

### Some community project examples

From this trio--need, skills, and desire--a fascinating array of projects, personal or community related, are possible. I do this exercise with my students, and they come up with a fascinating array of projects. While their ideas are community oriented, they're still give you an idea of the wide range of possibilities. Here are just a few examples.

\*a gym designed for people uncomfortable with their weight; it has no mirrors, and barriers to prevent other people from seeing what equipment settings you're using.

\*a camera project for inner-city children. Manufacturers would be asked to donate equipment, and the students taught to use it. A gallery of the students' work would support continuation of the project.

\*a community bike project – yellow bicycles available at several locations around the city; users simply take a bike and go, parking it in a location near their destination.

\*offering library books via an online Nook or Kindle e-format – an idea which has since become a reality (though not by this student)!

And multiple versions of common projects are possible too: after-school programs, summer sports programs, targeted radio programs, niche magazines, various college-bar ideas, ideas for existing family-owned businesses. One of the requirements for the project assignment is financial viability—that there's a realistic plan for the money. My point here is not that these are award-winning ideas necessarily, but that they are indeed possible, as well as reflections of the students' individual passions.

Well, if satisfying work is that easy to create, why doesn't it happen more? What aren't people generally making great livings doing what they love in ways that benefit their community?

Here's why—an example.

One year, students had an opportunity to enter a county contest for high school and college students with entrepreneurial projects. The county winner would earn \$1000 and go on to statewide competition for \$5000. So what happened?

None of them applied. Not one. Zip. Nada.

None...even though they had already done all of the work involved for the class project, and all they had to do was submit it to the contest—not one student did...even though these are projects designed around their own dreams and desires. They couldn't get motivated to print another copy, write a cover letter, and address an envelope. Not even for cash.

People just don't take action. Success isn't that important to them. Or they make excuses and assume things just won't happen before trying to realize those goals. It's not that the money is hard to get, but that people walk away and leave it on the table, even for projects they love. How are you using your skills and desires?

Will you let fear and inertia win? Most people do. Fear and inertia are our comfort zone. We know it. We're used to it. We've built coping mechanisms. We want our world to be stable. If we started doing better, things would change!

Or will you step into the potential your dreams and desires are flagging? "Right here! Me! Over here! I'm ready! Choose me!" your dreams are calling. Are you unwilling to change to allow them in? Are you ready to realize your dreams are part of you and your path? Are you willing to pay the price of being happy in exchange for leaving behind the anchors and fears?

Recognize the possibilities are real and doable should you choose to accept the challenge, along with your dreams and happiness. If you want something you've never had, you'll have to do something you've never done. Do it and be happy—not to mention fulfilled and successful. Then let others see you flying high, and learning from your light and example.

## Funding projects

If needed, funding for projects is available from a wide array of private and public sources, even during a poor economy. In fact, a poor economy can mean greater access and lower costs.

Take funding for community projects, for example. In a poor economy, people assume funding has dried up. Ironically, it can be *easier* to compete for funding when the money's tight, because so many other people figure there's no point in applying. Reality is—the federal government, for example, *always* has money (despite the whining of Congress) and multiple avenues for funding sources (and they do a good job posting all the various procedures online). In my state, members of the legislature have allocated funds set aside at their discretion. Then there's the county, the city, the township. Public money takes patience—but keep resubmitting, and the odds go up with each submission. The same is true of private foundations. Poor economies mean money isn't circulating, not that it doesn't exist. Money is always available.

Businesses often have money set aside for charitable projects—and much of the time, it's never spent...because no one asked for it. Seriously. Large organizations especially often have a separate office set up for this.

Keep in mind the objectives of these organizations. They're going to want to see a solid plan. They're going to want to see evidence of good management. They're going to want to provide seed money, or a one time community item, not continually fund a project. And they're far more apt to grant *half* the money when there's a good plan for generating the other half. The project needs to be something that clearly benefits the community.

What about private projects?

If you've got a hum-dinger of an idea, private investors are always looking for opportunities to realize a great return. They're going to want an excellent plan. But if you have that (and if you can't attract investors, you don't), funding is that simple.

A lot of ideas, though, don't need much money. Don't be in a hurry to run out and buy a new office and furnish it if your business doesn't need that. It's like the high school garage band that can't play well, has no gigs, only knows a song or two—and spends a month getting just the right name for the band. Businesses can be started and promoted on a shoestring with simply a good plan.

They do need good management plans—investors and donors will want to know they are sending their money to fruitful projects, whether those money angels are federal, state, local, business or private. A worthy cause and a great idea isn't going anywhere without a solid, comprehensive, supportable and well-thought out approach. Make the investment



worthwhile.

### Want national acts to come play your backyard?

Wealth isn't necessary *per se*; people want not *wealth* really, but to live a lifestyle of freedom they *perceive* the wealthy as enjoying. Tim Ferriss points this out in *The Four Hour Workweek*, along with a number of other excellent observations.

For example—how cool would it be to have your favorite bands, big name national bands, come and play for your backyard party?

That's exactly what my neighbor did—one a year, for several years. Not that he's wealthy. He lived (he's since moved) in a double-wide trailer two doors down...well, I live out in the country, so two doors down is about 1,000 feet down the road—his property includes 8 acres. He's a heavy metal fan, and he wanted big name bands—Megadeth, Quiet Riot, those kind of bands—to come and play for his parties.

He's in construction, so he built and wired a stage, got together several friends to help, and essentially ran his own concert venue. Friends were recruited as security, complete with bright orange "security" T-shirts, the property enclosed temporarily with orange venue fencing. He rented port-a-johns and refrigerated beer trucks, and served up a ton of barbecue/picnic food. He spread the word everywhere, and asked for a \$25 donation. Neighbors, like me, he invited free (hard to complain about the noise if you're an invited guest!), and he made deals with others to use their fields for parking. Then he caught the acts between dates while they were coming through. Simple as that. They parked their tour bus on his lawn, played their shows, went their way. He did this 5-6 years (I forget exactly) running.

He's a "can do" guy. That's his only secret. What is it you want the money for? It may be far easier to get what you want by letting the money flow through you, rather than trying to hold it all yourself before spending it independently. Gather resources and focus them toward your goal. Don't try to do everything by yourself. He's a great example of how to pull together the very real resources we all already have. He looks for opportunities.

But we all have similar opportunities. What do you want to happen? Instead of listing the reasons why you can't do it, brainstorm what you can access instead. You'll start to find the gaps between what you think is reality and what actually is. We have so much more than we recognize.

We only have to decide what we really want, then be creative about realizing those dreams. Assume there's a way—and there will be.

### Living the life of a millionaire

Despite what many people say and think, money is just not that important to them, and their circumstances reflect that inner reality.

And much of what we might want doesn't take wealth; Tim Ferriss points out that instead of waiting to be wealthy enough to travel and live or work in other countries, many countries have such a lower cost of living that it's actually cheaper to live there than at home. Alex Baisley tells of an Irish businessman he met in the Caribbean who had realized he could spend three months vacation every year in the Caymans without it costing him any more—in fact, if he rented out his house in Ireland, he'd come out ahead in the deal. It may be possible to live the life of royalty right now, not someday. Retirees are moving to places like Costa Rico, for example, to exponentially increase the value of their savings.

But if you'd rather actually be a millionaire, moving into retirement with your million(s), that's not hard to do. Instead of striking it rich, forget get rich quick, and get rich slow.

I used to show this to incredulous college students.

I see people dropping \$50/week on lottery tickets, because “Hey, you never know!” Yes you do. The odds of getting struck by lightning, one in a million, are far greater than the posted lottery odds. Do people go running scared in storms because “Hey, you never know?” Others drop \$50/week or better on cigarettes. I used to on beer (the year I quit drinking, I put \$5000 in my savings account).

If from age 20 to age 65 you put \$200/month aside in a stock index fund averaging 8% over the long term, you would retire with \$1 million and change on a \$108,000 total investment—ten times your money. Why? Letting your investment compound over time. If, for example, you waiting until age 40 and invested the same \$108,000 spread over the 25 years to retirement (\$360/month), you'd only have \$340,000 at retirement. If you waited until age 50, with only 15 years (\$600/month), you'd only have \$211,000. Twice your investment, vs. ten times. \$150/week vs. \$50/week. The key is to recognize that a dollar candy bar in the moment is costing \$10 of retirement funds later.

This is where the excuses start. “But you could lose money!” Not likely over 45 years; definitely a higher risk over just 15 years. And there are other investments than stock market index funds—this is just one example. “But I can't afford it!” they tell me, as they pick up their iPhones, iPods, and laptops as they head outside to smoke. “But I want to enjoy life!” Learning to set aside a little for yourself first is very easy once you're in the habit. You won't miss it. Just remember—every dollar you're spending at age 20 is ten dollars at retirement; every ten dollars now is \$100 dollars at retirement; every hundred dollars now is \$1000 dollars at retirement. That \$400 iPhone sounds different when it reduces your return by \$4000. But reason rarely trumps justification.

Every so often you'll see in the newspaper some janitor or some one in a similar not-so-great-paying profession passed away and left millions to some charity. It's not hard to do. Being a millionaire simply takes a little discipline and a little time. In the U.S., you could even save it in a Roth IRA and pay no taxes on the returns. Doing well in a capitalist society means investing capital, not having riches from a windfall.

So why don't people do this?

Despite what they say and think, money is not that important to them. Short term gratification is instead. And that's fine—just don't mistake it as money problems.

And these are just a few examples. There are lots of ways to get rich slowly.

Years ago, I taught one course for a state school, and opted into their small retirement plan with a 3% contribution. Human Resources explained that when I put in my 3%, they matched it with 5% (I think, at the time). I said sure. It was a small amount of money, and an instant gain, even if I couldn't access it immediately. Most of my colleagues said they couldn't afford to do without the 3%. I told them they couldn't afford not to. They disagreed. This was something like \$9.00 out of a \$300 bi-weekly check—it didn't break me.

Later, at a different state school, because my "official" start date was from the first school, that matching contribution rose to 8%, then 10%, and without me having to contribute anymore—a program not even offered anymore; because I was grandfathered in, I was immediately tripling my investment every payday, and then just a flat out 10% bonus over my pay.

A few years ago, when the statement arrived in my mailbox, I opened it to find I have \$500,000 in that account. My colleagues have...zero.

Which is more affordable—keeping or saving that 3%?

Seriously--money is amazingly easy to come by. But you have to decide you want it, and you have to have a reasonable plan—not just wishful thinking.

To get beyond the perceived barriers (they aren't actually there) about money means taking a look at ourselves. We need to first get clear about who we are, what we want, why we want it, what lifestyle we want with it, who we want to do it with, and so forth. This usually isn't easy. In her book *Creating True Prosperity*, Shakti Gawain explains:

“Most of the limiting patterns in our lives are rooted in deep emotional wounds that require a certain amount of time and attention to heal. Even more profound is the spiritual emptiness many of us feel when we experience disconnection from our soul. We can only heal this emptiness by finding a way to reconnect with our spiritual essence.”

“Healing ourselves on the spiritual level involves developing a strong connection with our soul. We heal ourselves on the mental level as we become aware of our core beliefs, release those that limit us, and open to more supportive ideas and greater understanding. Emotional healing takes place as we learn to accept and experience the full range of our feelings. And we heal ourselves on the physical level when we learn to honor and care for our bodies, and for the physical world around us.”

In short, people don't pursue the money because that situation, as all our situations do, reflects the inner reality of ourselves. As long as we're conflicted, so will our environment remain. That kind of healing takes time—hence the perceived difficulty. But that difficulty is not with money, but with personal healing.

### Coming by time

We always seem short on time as well as money. This is again a reflection of ourselves, not necessarily of outer “reality,” despite the difficulty in seeing that. And hence, we have more time for income than we realize. Our beliefs in scarcity are then perpetuated in language.

In "Metaphors We Live By," George Lakoff and Mark Johnson showcase the pervasiveness of considering time via the metaphor of banking:

Time is *money*.  
 You're *wasting* time.  
 This gadget will *save* you hours.  
 I don't have time to *give* you.  
 How do you *spend* your time?  
 That flat tire *cost* me an hour.  
 I don't have time to *spare*.  
 You're *running out* of time.  
 You need to *budget* your time.  
 Is that *worth* your while?  
 Do you have much time *left*?  
 He's living on *borrowed* time.  
 Use your time *profitably*.  
 I *lost* time when I was sick.  
*Thank you for* your time.

Thus, time is considered a limited resource, as money in a banking system, a valuable commodity. We *account* for our time, *keep track* of it, quantifying what is actually a nebulous dimensional aspect of space. That conceptualization, in turn, colors how we consider time and its possibilities and demands.

It's not necessary to consider time this way. Not all cultures view time this way, and in fact, would have difficulty comprehending such a strange construction (and it *is* a construction,

not a natural law). But it does effect our decisions and our work.

Anthropologists have found cultures where people work on average three hours a day, filling all their “work” needs within that time. Economists have estimated that if we took out all the activity in Western culture that is really just taking things from each other and left just the productive endeavors—we’d be working three hour days, and with all the goods we enjoy now.

Our concept of time is particularly perilous because we can’t actually bank it—our understanding is based on a fallacy. Even “saving” sick days or vacation time is just rearranging available “earned” time. Time doesn’t work that way. And since we can’t store it, we can’t get rich on it.

To be time-rich, we have to live in the Now. That means truly losing the idea of scarcity, seeing endless bounty in each moment instead—not as a philosophical or spiritual ideal, but as simple reality.

This in turn sheds some light on our misunderstandings of money. Replace money with prosperity, a much more inclusive term, and hence, a much more accurate one. As we saw earlier, it’s mental/emotional/spiritual/physical difficulties creating our artificial financial barriers, so including all these aspects of ourselves in prosperity is crucial. It’s not money or time we want—it’s Abundance.

Consider the progression of the Pentacles suit in the standard Rider-Waite tarot deck, from mere wealth to true abundance. The nine of pentacles shows a very wealthy and happy woman in her garden. But the ten of pentacles shows three generations of a family, the children playing, the dogs doting on the patriarch, and a husband and wife engaged in discussion, and the pattern of the pentacles suggesting the Kaballah’s Tree of Life. The quality of Abundance far transcends time and wealth.



To see real prosperity, though, move from Pentacles to Cups, *i.e.*, from prosperity to the fullness of a life rich in love. The nine of cups shows a happy and wealthy man, but the ten of cups shows dancing children, a husband and wife embracing, looking out over their beautiful farm, a rainbow of cups framing the scene as if a spiritual halo.



Imagine making that shift. Imagine seeing prosperity as love. Love of what you do, love of who you help, love of your place in the bigger picture—money/prosperity as reflected love...changing to this from an attitude of artificial scarcity would certainly be a tremendous step in both healing and in the feeling of a rich life—whatever you earned.

Love--it's more important than we generally realize. Love is the key. Love is the medium. Love is the goal. Love is the Now. We have but to live it.

We see the Now as "Timelessness." What does this mean? If we take it as an escape from the tyranny of time, then it will always be only a temporary reprieve from the perceived realities of the time track. But if we recognize that it's not "less" time, but NO time, not an escape, but the recognition that time is a created illusion, that it doesn't exist, "No-time-ness," that to be in the Now is not a stepping back but a stepping in to Awareness. It is learning to Be.

To take this into our daily lives and live it presents a challenge--but the alternative is to continue to live a fantasy. Try it. Really try it. Allow more than do. We are vibration, energy, frequency. It's what Napoleon Hill kept talking about in "Think and Grow Rich." Stop trying to get ahead by working harder. You can't still the pond by slapping down the waves. Let it clear, and see. You can learn to be time rich.

There is true Abundance—and it includes Time, when we are ready.

## Time for Reflection

This lack of time is again a reflection of ourselves, not necessarily of outer “reality,” despite the difficulty in seeing that. Here’s how that works.

We’ve all had the experience of subjective time. We are having fun, and hours slip by. Or we’re absorbed in the work we’re doing, and the day appears to go quickly. We can have this experience about weeks or even years as well. Time can also slow considerably—and not simply because we aren’t engaged. I remember one day I was nearly the third car in a terrible head-on crash—and I watched the entire scene in slow motion. My reactions, the two cars gradually crushing together, the fountain of glass slowly lifting up and gracefully spreading, and the gentle bounce as they separated (I skidded right through where they bounced apart)—all like watching a slow motion film. And when I ran back to help, as fast as possible, I was running as if deep underwater, excruciatingly slow, taking forever at “top speed,” again, everything moving extremely slowly. Time is not the rock solid experience we typically believe.

Time continually shifts with our attention and purpose. Is this just our perception? It’s always our perception, as absolute time is an illusion. There is only Now. But where (or “when”) do we spend much of “our” time? In the past and future—neither of which exist in this moment of time. Our ideas about time are all jumbled up. We keep insisting on seeing a model that doesn’t exist, not even in our own experience.

Nor do we have any real awareness of dimensional time, even though we know from Einstein that time and space are dimensions, not separate, and from later physicists that our universe is in 11 dimensions. Yet thinking in terms of time-space instead of space-time, that is, staying in the same time while moving through space, instead of staying in the same space while moving through time, eludes us on a practical level. Nor are we able to realize the dimensional “short cuts” in distance or time (again, these are theoretically the same), for example, going through a sheet of paper to the other side instead of traveling all the way around the edge, or stepping into a different dimension of time. Mathematically, we can model it; in daily experience, we cling to the uni-dimensional direction of the arrow of time.

But we *are* energy, frequency, and vibration, and we create our world. “Our” world is nothing but energy, frequency, and vibration. That’s all anything is. At the quantum level, subatomic particles ignore our time/space model, appearing and disappearing instantaneously. Our world is continually created and recreated—literally, from a physical level, let alone any metaphysical understanding. It does so in accordance with what we expect, because that’s the vibration we transmit, and hence, the energy we attract. Our view of “reality” becomes our reality.

Our sense of time, then, and our experience of time—in fact, not just our perception, but the reality of our time—is up to us, far more than we realize. Simple awareness of this can help us live time differently—and more time rich. If time seems short, we need only ask

ourselves what we're doing that's manifesting the shortage. The Now is Endless.

### Where Love and Abundance Hide

If something is a high priority—it's already done; this is where Love and Abundance for us each reveal themselves.

How's that for instant manifestation? Just like some Taoist sage, who, "doing nothing, leaves nothing undone," you too have easily and effortlessly completed all the most important things to you. How? Simple. You already did the things that were high priority for you.

Now, you may have to get honest with yourself—despite what we typically believe, we all struggle with this one, of admitting honestly our true priorities. But you did the items that really mattered to you. They may not be the same ones you are trying to tell yourself were most important to you. But you did the things in each moment you wanted done. Those were the things that were high priority to you. We actually live in the Now far more than we realize—we just don't like to admit it, because we'd like to believe different things about ourselves than what our choices reveal.

It may well be that you aren't making good decisions always about what should be high priority. Not that this a lesson on values—taking time to relax and have fun, for example, is definitely important. And life needs a balance among its various and varied pursuits. Eating is important, for example—but not 24/7. Sleeping is important—but not half the day, unless we're recovering from injury or illness. At times, we all misallocate our time and energy—if that's the case, the solution for that is simply stepping back and re-balancing.

This is, however, a lesson in awareness. Notice what, by your own actions and choices, is important to you. How do you feel about these choices, both in the moment and over the long term? If you are doing things that don't have you feeling good, you are out of alignment with your own self and purpose. Don't tell yourself you have no choice—of course you do. Either you need the courage to make the needed changes, step by step, or you need the acceptance to live in peace with your circumstances (vs. mere resignation—pain is inevitable, but suffering is optional). But, whatever silly things your brain/ego is trying to tell you is truth, your actual actions reveal the real high priority items for you. Notice, and check to be sure it's a good list. The choice is freely yours—but do so with an honest awareness of what you are choosing, and do so purposefully, whatever those choices.

I notice I've been doing a lot of breathing. . . must be breathing is a high priority item for me. Thinking about that, I think it's a good one, as priorities go, even if an often overlooked one. Consider how many spiritual and meditative traditions stress the importance of concentrating on the breath. Or for that matter, practical pursuits as well, from music to sports performance. We tend, however, to let the things that don't really matter cloud out not only the important, but also the essential parts of our lives. Watching our breathing is



not a “time out” for the day, a simple centering exercise to practice from time to time—it’s a way of life, literally. Are we living aware, or asleep? Take time each hour—one minute, just to notice your breath, and ask, as Peter Bregman suggests in his time management book 18 Minutes, “Am I doing what I want to do?” and “Am I being who I want to be?” Powerful questions. But even just the minute to stop and breathe is powerful. Refocus; breathe; bring yourself back to this moment.

When we love, when we do what we love, our awareness and time-sense shift. We could effortlessly continue what we’re doing indefinitely. And we feel alive, full, fulfilled, happy, satisfied. We are in that timeless state, living in the Now. That’s why Love and Abundance are not goals, the ends that one day will finally follow our means, nor even the beginnings of those means and ends, but rather, the essence of what we do and are. They are life itself. They are the energies of living in the Now. We can do this immediately. Enlightenment isn’t something we “reach” – it’s something we *realize*, a *manifestation of awareness*. Doing what we love so Abundance will follow isn’t a process—it’s a tautology, two sides of a coin, inseparable. But first we must be aware of what’s really important to us, or we will remain blind to the Abundance all around us.

We have all the time there is—literally, as we don’t have time that isn’t there...yet “all the time in the world” is an expression of time abundance. When living what we love, when we are finally honest with ourselves, we’re happy to live that love in the moment, unrushed in terms of moving on to something else. In this state of personal balance, the people we can best help by what we do will be looking precisely for people like us, for whom this is a labor of love. We always seem to have time for them. And, doing nothing, we will leave nothing undone. We will be living in the now, Aware. As T. S. Eliot’s Prufrock says, “There will be time, there well be time.”

And that’s what we really want, isn’t it—Authenticity, Awareness, Love, Abundance. It’s here now—and takes only a shift in perception. Begin with Acceptance and Gratitude, and the rest will follow. Let time take time, and Enjoy in Peaceful Joy.

But the secret is—we already have it. Prufrock was only close. There is time.

