



Money

Alova

Abstract: Money is not natural. Money does not represent value. Money is material; it is not spiritual. Money is the primary method of controlling human beings on this planet. People have been trained to think that their value can be measured in terms of how much money they have or earn. Thinking like this perverts society itself. Current practices regarding money have no morality whatsoever, and do not even pretend to. How can we proceed from our present horrible injustice and deceit toward economy and exchange with integrity?

1. Money and Value

Money is not natural. It did not arise from a natural progression of human affairs wherein a medium of trade was required. Natural trading of materials of value already existed.

Money does not represent value, material or spiritual. It didn't represent value from the beginning. The first money was pebbles carved with a scarab, a beetle that was considered sacred.¹ Money never did represent real value, and it does not represent real value now. Its value is only in human imagination.



Material goods such as salt, grains, metals, and other items have material value and have been used for millennia for trade in exchange for value. These natural materials require some human labor to acquire and refine, increasing their natural value.



1 The photograph shows blue Egyptian stones carved as scarabs.

Money is not spiritual. It is material. Nowadays money is not even physical, not even etheric, but imaginary: it appears and disappears due to computer keystrokes. Matter, material, does not appear and disappear due to computer keystrokes.



Transporting physical items is cumbersome and risky. Transferring imaginary value can be fast as the speed of light, but is much more risky, and more difficult to trace. It also makes an entire society vulnerable to massive fraud of unimaginable proportions.

Massive fraud attracts people who are predatory, aggressive, and able to keep secret about it. A system of imaginary money fosters predation, aggression, and secrecy in society and leaves good, humane qualities to wither, and people who espouse them to flounder and suffer.

With our paper money that is printed at negligible cost compared to its printed “value,” banks loan out a single asset ten times, simultaneously—or thirty times, or thirty thousand times—plundering all people worldwide. This practice is deliberately predatory and parasitic. It could not occur if money had real, intrinsic value. Statesman Daniel Webster wrote,

“A disordered currency is one of the greatest political evils. It undermines the virtues necessary for the support of the social system, and encourages propensities destructive to its happiness. ... Of all the contrivances for cheating the laboring classes of mankind, none has been more effectual than that which deludes them with paper money.”²

Digital money is even more insidious.

Use of money is not part of the Natural order. It took several months for Yale researchers to train a community of monkeys to use money. When the monkeys finally caught on, they started stealing, and they also started using money to buy sex.³ Maybe human trafficking would disappear if we adopted a system of exchange based on value rather than on computer keystrokes by unknown agents—for secrecy is required for activities that are so abhorrent to the majority of humans.

Money has no spiritual purpose. Its only purpose is material. Money does not exist in spiritual realms—there is no need for it. In fact, in spiritual realms, there is no need for trade or exchange. It would be preposterous to consider putting a number value on anything that is purely spiritual, that directs us toward Goodness Itself.

2 Daniel Webster (1782-1852, American Senator, Congressman, and Secretary of State), *Speeches in the convention to amend the constitution of Massachusetts; Speeches in Congress* (1853), p. 394.

3 Experiments on capuchin monkeys at Yale, Chen, M. Keith; Lakshmiwithnarayanan, Venkat; and Santos, Laurie R. (2006). “How Basic Are Behavioral Biases? Evidence from Capuchin Monkey Trading Behavior,” *Journal of Political Economy*. **114** (3), https://www.anderson.ucla.edu/faculty_pages/keith.chen/papers/Final_JPE06.pdf.

Some things are unseen, but are still of a material nature and often require physical energy to make—electrical energy, invisible gases, music and sound, electromagnetic fields. Strenuous mental labor uses as much cellular energy as physical labor. These can have material value and justifiably be exchanged for physical property.

Some services are also unseen, but may be exchanged for material property if the customer is willing—expert advice, research, marketing, psychic readings, and even directed thought and will.

Human beings have been trained, indoctrinated, and forced to trade their work and property for money. Unfortunately they have universally adopted the belief that money represents value. ***The claim that money represents value is the second greatest hoax perpetrated on the human race.***⁴

People measure their **own value** in terms of money! People think their inherent worth is proportional to their wealth or salary, rather than their character, virtue, or qualities that serve to uphold and sustain life and society.

2. Money Controls

Most people **think** and even believe that money represents value, and that money is simply a way to exchange value—but the underlying purpose of money is to control human beings. It is the primary method used to control us physically and mentally on this planet.

We choose jobs and careers that pay more money. We move to locations based on money. We choose education based on money, both cost and expected future earnings. We accept, rather than choose, health treatment, based on money. We obey laws in order to avoid fines, higher insurance rates, and legal costs. Scientists conduct research projects that are given money by governments or corporations, and are unable to do research that is not funded. Professors are awarded tenure based on how much money they bring in to their universities.

We bring money into all our decisions—where to shop, what to eat, what to wear, whom to marry. We are judged by how much money we seem to have, rather than by how much good we do in the world. We think that accumulating money, property and debt is admirable, and then we copy people who've succeeded at it—without wondering what they had to pay for it. The price often includes personal relationships, moral integrity, or sometimes, we are told, one's soul.

People are induced to act immorally by money. Those with lots of money can literally get away with murder and worse. Police, fire departments, postal workers, and federal agents clean up after them and hide the evidence—while people without money can be jailed without cause.



4 The first is that humans are subservient to a cruel, all-powerful god who desires blood sacrifice.

People who depend on paying clients or donations cannot afford to consistently tell people the full truth because people pay only for what they want to hear. To figure out what is true from the confusing array of sources and proclaimed experts, we **must** find out who is paying each one, and what is the agenda of the ultimate payer.

People think that more money will make them happy—our film and media industries actively promote this notion—when, actually, studies of happiness have found that above a certain poverty line, wealth has no effect on our happiness!⁵

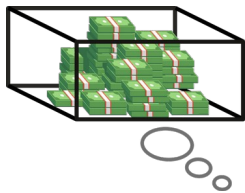
As John McAfee stated, “Those who control the currency—how much of it there is, monitoring where it goes—are your masters, because you cannot buy a house, pay the rent, send your kids to school, get insurance, get medical care—without that fiat currency, currently.” —May 2021

***We are literally enslaved by money—
and by the ones who control it.***

Activities of value to the controllers, like advanced technology, genetics, biological weaponry, and psychic ability, pay more money, while activities like teaching, small business, and anything that improves the health, knowledge, or capacities of humanity, which the controllers want to be suppressed, pay less money and can be dangerous.

When someone creates or invents something new, instead of primarily evaluating how helpful it might be for people or society, we analyze how much money can be made from it. In 1906 Nikola Tesla began a project to produce electrical power from “the ocean of infinite energy.” When he told his financier, J.P. Morgan, that it would be free for everyone, and he would not be able to put a meter on it and charge people for it, Morgan immediately cut off all funding for Tesla’s work. Continuing in this vein, banks loan money based only on projections of how much money can be made—by the bank, which does no actual labor to develop or market the products.

When we think that value can be measured in money, our thought process becomes entirely perverted and distorted. We lose sight of what makes us noble, higher than animals. We forget the value of health and happiness. We lose our natural, human values.



When we think value can be measured in money, we limit our thinking itself. When contemplating value, we think of monetary value first and foremost. If the monetary value of something can’t be determined, we ignore it and don’t include it in our list. We limit our definition of “success” to what is considered financial success. Gradually and imperceptably, we have inched away from Nature and human values toward thinking that money **is** value and success **is** financial.

5 TED talks about happiness, <https://www.ted.com/topics/happiness>. The single most significant factor in a long, happy life is a long-term, loving relationship with somebody one can count on; Harvard longevity study, <https://news.harvard.edu/gazette/story/2017/04/over-nearly-80-years-harvard-study-has-been-showing-how-to-live-a-healthy-and-happy-life/>.

Thinking that money is value and value is money leads to disregarding the value of qualities such as reliability, honesty, communication skills, perception, judgment, kindness, likability, and getting along with others. This philosophy evaluates a **person's** value and work only by numbers, such as how many items one produces, how many calls one takes, or how many patients one sees—and how much money can be charged for each. Payment for work does need to be just, but “equal pay for equal work” that evaluates work by money **alone** is not just or even economically wise.

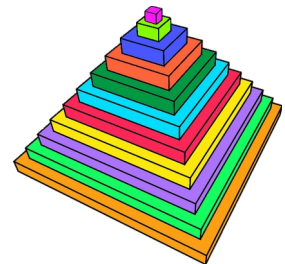
People have been trained to think that their individual, personal value depends on how much money they “earn,” how much money and goods they “own,” and how much money they can get in exchange for their activities. “Earn” is in quotes because much gain is not earned by one’s labor or effort, but plundered from others without producing value. This is known as “investment,” a type of gambling that impoverishes other people. “Own” is in quotes because often people think they own something, but actually, a bank or company **really** owns it.

This way of thinking is a perversion of the truth. It totally disregards the value of Goodness, all spiritual values, and has served to degrade society and humanity itself.

3. Money and Morality

It is not bad or evil to use money—most of us have no choice. But money is evil **in its inception**, in its origin and original purpose, and it has been used for evil purposes ever since.

Those who instituted money on this planet introduced it as a medium of exchange for value. However, they and those at the top of financial and economic pyramids have always used money to plunder the rest of the people, who are ignorant and lack power, in ways that would make the bloody French Revolution look like play if people had found out.⁶ The powerful have no morals whatsoever about how they use money. The only rule is that those above them in the hierarchy must be paid their—undue—share.



Those at the top of financial and economic pyramids have also instituted more and more systems to benefit themselves—just as described in 1848 by Frederick Bastiat:

“When plunder becomes a way of life for a group of men in a society, over the course of time they create for themselves a legal system that authorizes it and a moral code that glorifies it.”⁷

These systems assure that those at the top remain at the top by stealing the fruit of labor from everyone below them—which means that more and more people suffer unjustly.

6 John Perkins, *Confessions of an Economic Hit Man* (2004, Berrett-Koehler Pub.); White Hats Report #48 Episode 1, <https://www.youtube.com/watch?v=LAHCKW7RIrk>, <https://whitehatsreport.com/white-hats-report-48-episode-i/>.

7 Frederick Bastiat, *Economic Sophisms* 2nd Series (1848), Ch. 1 Physiology of Plunder.

A claim that our current money represents real value is a deceit, a fraud. Currency is exchangeable for items and services of real value by decree of governments, but it has no natural or material value. It has only imaginary value, due to the knowing deceit of nobility and lawmakers who were rewarded for mandating its use.⁸ It is crucial for humanity to remain cognizant of the difference between reality and imagination.

For money, people have enslaved their brethren, killed their kin, and betrayed their people, and continue to do so. For money, and the power it confers, people have committed genocide, and continue to do so. For money, people create unspeakable horrors and unspeakable suffering. Humans have become predators of their own species.

The gross, flagrant immorality of money and exchange has corrupted our very social structure and now threatens even our existence as a species. People have lost the sense of what it is to be human. Many are captivated by the artificial—artificial limbs, artificial bodies, artificial diseases, artificial information, artificial soldiers, artificial government, artificial entertainment, and even artificial reproduction (without souls!)—and have lost sight of the natural, the human, and the spiritual.⁹

We cannot have economic integrity without real, honest people who produce real, honest goods and services, honest postal workers, honest transportation, honest means of communication, honest financial organizations, honest courts, and honest money. Imaginary money is dishonest in a real, physical world.

4. Money in Practice

Property is physical, real, and in our material world, acting morally with regard to property is important and is an essential part of our spiritual learning. Stealing, cheating, extorting, exploiting, and gaining through deceit, fraud or force are normally immoral and not dharmic. “Dharma” means “doing the right thing,” doing what is honest and just based on truth and conscience. Dharma does not mean simply following a set of rules.¹⁰ “Adharma” is not-dharma.

Examples given herein of dharma are presented to illustrate principles. Although stated in categorical terms for simplicity, they are **not** intended to create any set of rules. **Application** of principles depends on individual people and circumstances.

Most people understand that in any transaction, we must deliver what we promised. If we hang out a sign offering a product or service, we have a duty to deliver what we promised.

8 There is massive documentation of this deliberate deceit, although it is not taught in economics classes. Hundreds of people have spoken and written about it, for centuries.

9 In fact, people with intensely spiritual values are usually considered crazy, or stupid.

10 Dharma does not mean just following customs, laws, or commandments. This Sanskrit word has been absorbed into Western languages. For a detailed discussion, see *Dharma*, p. 5-9 or videos 2,3, <https://wisdom2joy.com/Dharma>.

Many common business practices are not dharmic: false or deceptive advertising, words and phrases designed to trigger impulse buying, deliberate use of colors, images, music, fragrances, store layout, and displays to manipulate shoppers to spend more and buy more. Selling a product that is known to be harmful or deficient is not dharmic.¹¹



Creating desire and demand for one's product, which people may not need or want, by using trickery, subliminal methods, or manipulation, is not dharmic.



Planned obsolescence, whereby products are designed to fail so that companies can sell new versions later, is used in computers, cars, kitchen knives, and clothing. This practice is everywhere, but is not dharmic. It is pure selfishness, and is based on valuing **only** money.

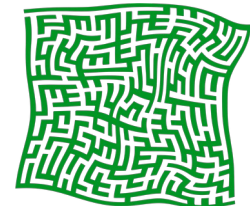


Companies and employees used to be proud of making products that would last many, many years and didn't break down. They worked hard to establish trustworthy reputations. Over time, values shifted toward profit alone, and now they are more proud of how much money they "make" than they are of their good products.

Software that actually puts viruses **onto** a computer when the software license expires is not dharmic. Purchasing someone's patent, not to manufacture the product but to bury it so it won't compete with one's own product, is not dharmic. Building any type of deficiency into a product on purpose so people will need to buy another product later is not dharmic.



Manipulating people into spending more through "free" alcohol, interior design that gets them lost, confused, and distracted, or through other means, is not dharmic. Causing people to think that the chances of gain are favorable when they are actually so unfavorable as to be exploitative, is not dharmic.



It is dharmic to gain by our **own** labor. If we supervise others, or design or manage systems which include other people, it takes work on our part and it is dharmic to be justly compensated. It is not dharmic to be compensated unjustly, for then it becomes exploitation and plunder.

Ricardo Semler devised an ingenious dharmic system in his large company that reduced such injustice: all salaries of all employees were known to all employees, along with the company's financial statements.¹² Without secrecy, exploitation and plunder are far more difficult.

¹¹ Entire fields, such as pheromone marketing, are devoted to manipulative and adharmic techniques.

¹² Semler's philosophy and methods are discussed in his seminal work *Maverick* (1988).

Labor includes not only physical labor, but also mental labor and labor that may be unseen. Work products can be intangible: counseling, personal advice of all sorts, research, distant healing, remote viewing, psychic readings, even magic.

Accepting gifts freely given is dharmic. Accepting gifts can be risky, however, because **all** commercial transactions demand something in return. Whenever something is offered “free,” we need to ask ourselves, “What is the price I will have to pay for it?” Accepting gifts from a government might be necessary for one’s survival, but it often entails loss of power and loss of freedom.

If we accept a personal gift given freely, we have a duty to give in kind sometime in the future, perhaps to other people or other generations.

It is dharmic to receive a **reasonable** profit for taking a risk: the bigger the risk, the bigger the possible gain—**or loss**. It is not dharmic to profit for a risk when one has not taken a risk. Nowadays, banks and large companies have managed to shift more and more risk away from themselves onto smaller companies and individuals. In many cases a bank has no risk but takes all the gain. This type of arrangement is totally adharmic.

Banks also use their customers’ assets for their own benefit during hours when the bank is closed. This practice is also parasitic and adharmic.

Gambling is not intrinsically adharmic, as one has a right to the fruit of one’s own labor and can dispense it as one desires. However, failing to care for one’s dependents and failing to keep promises are not dharmic. It is also not dharmic to ignore mathematical facts about the statistics of risk.

Investing in real companies is legally and socially acceptable, and can be dharmic. If one is not personally connected with the company, it is gambling under a respectable banner. “Investing” in imaginary money, trading it back and forth and deriving gain, is not dharmic because gain is derived without producing any value whatsoever to society. This practice robs people of the fruit of their labor. The gain is also based on currency which is intrinsically fraudulent, so the gain is “fruit of the poisonous tree.”

It is not dharmic to gain without either working, producing something, risking something, or receiving a gift freely given. If we are given something freely, it is not dharmic to charge other people for it as if we had produced it.

Interest in any amount is not moral, and is not dharmic. It automatically exploits anyone who does not receive interest, including the poor. It automatically increases the wealth of people with enough savings to “earn” interest, and simultaneously harms people who labor for money by devaluing their compensation and what they own. The wealthy gain without labor by harming those who do labor. **Interest robs the poor to pay the wealthy.**



Many people saved their money and no longer work for pay, living off of the interest or speculation from their savings. They operated responsibly within an adharmic system, and they certainly should not be penalized by having their income withdrawn when society comes to terms with the evils of interest and unbridled speculation.

Another practice that harms the poor is raising everybody's salary or benefit by the same **percentage**. People seem to think this is equal treatment because the percentage is equal, but if someone's salary is 1,000 and it increases by 10%, they receive 100 extra, while someone with a salary of 5,000 receives 500 extra. When this occurs over years, the **gap increases**. After ten years, the first person receives 2,594 while the second receives 12,969. The gap increased from 4,000 to 10,375. The people who can least afford increases in cost of living are compensated for it the least. A fixed amount comes closer to fairness than a percentage.



A straight percentage increase is not equitable, whether it is ostensibly for merit, inflation, or increased cost of living. Yet adjustments by percentage are standard, worldwide, by companies and governments. ***Our current financial practices guarantee an increase in the gap between the wealthy and the poor.***

Fractional banking allows banks to loan out a single asset ten times simultaneously, or even thirty thousand times! This robs all people who use money, without exception. It is plunder. It results in enormous suffering, all over the world.



High-yield trading programs, available only to people who personally have at least \$100 million cash and who are approved by those at the top of the financial pyramid, yield returns of forty to a hundred percent per month or even a hundred percent per day for five-day "bullet" programs.¹³ These private placement programs are kept secret. They enrich those who are in control and rob everyone else on the planet.



Interest, fractional banking, and high-yield trading programs all cause inflation, devaluing property and depriving people of the fruit of their labor. They are man-made. They are not natural. They are founded on money that can be created out of nothing, money that does **not** represent value, either beforehand or afterwards.

13 White Hats Report #48 Episode 1, <https://www.youtube.com/watch?v=LAHCKW7RIrk>, <https://whitehatsreport.com/white-hats-report-48-episode-i/> (referenced earlier). These trading programs supposedly require that fifty to seventy percent of the proceeds be used for humanitarian purposes, but in practice the "money" usually doesn't reach the projects.

5. The Money Man



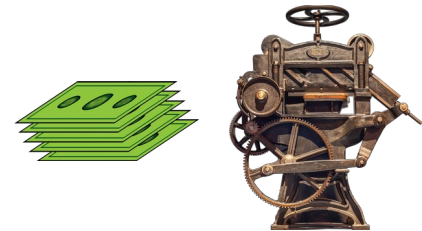
Once upon a time, five families lived happily on a tropical island. There was a farmer, a builder, a cook, a tailor, and a mechanic. They all cooperated and shared their various skills. Whenever anyone needed assistance, they helped each other.

One day a man arrived in a boat. He met all the families and played with the children. After a nice afternoon, he exclaimed, “Why, you don’t have any money!” The families were embarrassed. They didn’t know what money was, but they didn’t want to be deficient in something they ought to have.

The man said, “I can solve your problem right now! I have a printing press right here on my boat. I will print you some money!” And so he did, right then and there.





He gave each of the families **100** notes. He taught them how to trade among themselves using the money, and made sure they understood.



He said, “Now, you don’t need to give me back this money for thirty years. There is only a very small amount of interest due, only 1% per year. You are getting a very special rate because this is your first money. Next year I’ll come back and collect the interest. You don’t have to worry about anything! Now you have money!” And he sailed away.


All the families had **500**  between them.


The next year, the Money Man returned, right on time. He collected one note from each family, which was 1%. Everybody was happy, and after a pleasant lunch, the Money Man sailed away. Now the families had **495**  between them.

The following year, the Money Man again returned, right on time. He inquired about their welfare, and again collected one note from each family. Everybody was still happy, and the Money Man sailed away. Now the families had **490**  between them.





The next year, a big storm destroyed much of the farmer’s crops, so he didn’t receive as much money from the other families. The builder had to repair their homes so he ended up with more of the money. The Money Man arrived on his boat, right on time, and collected his interest, one note from each family.

However, he explained that because of the tropical storm, money was in short supply all around, and he had to make some repairs on his boat, so the next year the interest would have to be increased to 2%, still not very much. The mechanic's daughter began to smell something fishy, but the Money Man sailed away happily. Now the families had a total of **485**  between them.


The next year, the Money Man again returned, right on time. They exchanged news, and the Money Man collected two notes from each family, 2% of the original amount he had printed for them. Now the families had a total of **475**  between them.



The builder had started to charge a little more for his services, and he accumulated more money than the other families. He felt like he was a bit above them. He built a small box into his home, just in case anybody got jealous or tried to steal his money. He hoped that if he kept increasing his money, maybe the Money Man would find a good match for his daughter. He paid the cook a little extra to make special dishes for him, and the tailor to make special clothes for his family.


Meanwhile, the mechanic's daughter was studying math. She figured out that the total money on the whole island was only **475** , but they owed **500**  to the Money Man! Something was wrong. She asked the adults how this money system was supposed to work, but they just brushed her off.



The Money Man returned the next year, and the next, and the next, right on time. Each year he collected two notes from each family, 2% of the total, enjoyed a nice lunch, and then sailed away. He said 2% was a very low rate and he might have to charge them more interest in the future, but he would settle for 2% for the time being. Now the families had a total of **445**  between them.

The families weren't getting along as well as they used to. Whenever they needed anything from each other, they negotiated to exchange their money. They bargained, and everybody didn't always feel good about the agreements.

The families were adversaries now. The builder negotiated hard bargains, and his stash of money increased. He cooperated less and dictated more. There was less comraderie, less laughter, less play, and less cooperation on the island.

After a few more years, the money supply was running short. The families had less and less money every year, but they were working just as much as they ever did. They still owed the Money Man **500** , but it was impossible to repay him because they didn't even have that much on the whole island! They would have to ask the Money Man for a loan, and he would surely ask for some of their land on the island in exchange.

... In exchange for what? No one wondered, except for the mechanic's daughter.



She figured out that the Money Man was cheating them all, making them more and more in debt to him. It was a set-up from the beginning. They could never repay the loan. The Money Man made the rules. He demanded whatever interest he wanted, from year to year. It was not fair or just. They had accepted a poisonous gift.

Her father started to see her point. They realized that the Money Man had never done anything at all to contribute to the island. He printed money once using his printing press, and then every year he took some of it back. He hadn't done anything that benefited the families in any way. He didn't deserve anything of value from them.

They noticed that since they started using money, the families had become more aggressive and less friendly. They had become more anxious, not carefree and trusting like before. They had even noticed that the tailor's wife seemed to have eyes for the builder, which had never happened before on the island.

Their happy, cooperative community had been destroyed. The people were divided by how much money they had been able to extract out of one another. The builder, who had the most, was not at all interested in change. He courted favor with the Money Man and would not listen to any criticism, as it would threaten his self-imposed status.

People now mistrusted and were suspicious of each other. They loved less, cared less, communicated less, and were no longer happy. It was hard to imagine how good relations could ever be restored.

All because of using money that was artificial and of no intrinsic value; because they accepted it on loan; because they paid interest on the money itself; because they succumbed to the temptations of ego, both pride and unwarranted embarrassment, without due diligence; and because the money and interest was controlled by someone who apparently had no good will for them or their community.



6. The Curses on Money

When people suddenly acquire a large amount of money, especially if it was unexpected or unearned, many are without it in a year or two. Some go on shopping sprees, some are swindled or give it away. Irrespective of human weaknesses, money has other effects too.

When people amass a great deal of money, there are at least four curses in evidence that were placed on money itself, in all its forms.



(1) A greater fear of not having enough. When people acquire a lot of money, their fear often increases—although logically it ought to decrease. Prior to getting the money, people think that they will feel more comfortable, more secure. But money often has the opposite effect—people feel more anxious, less secure, and less comfortable.



(2) A greater fear of letting it go. People cling to their money even more tightly. They are more hesitant to spend it, even for things they want or need, or to donate it. They are more afraid of loss and theft. Imaginary money can be devalued in an instant, and people become more conscious of this too. They seek ways to gain more money without doing any extra labor, to safeguard their money and its imaginary value.



(3) A need for more money, and more ... and more. There is no end to the sense of neediness that actually accompanies money. This is not the same as greed. In many cases, the more money people have, the more they really *feel* that they *need*.



(4) A sense of superiority. Often a type of pride sneaks up unawares on people who acquire wealth. They subtly start to feel that they are smarter—and better—than others. They become confident that all their ways, their opinions, their thinking, is *right*. This is a danger, because their success in acquiring wealth does not mean that their opinions or methods are correct; it means they successfully worked a system—a totally corrupt system.

After acquiring money, people often become more suspicious of other people. They often become less generous, less open-hearted, less open in general. They associate less with old friends who now have less money than they do. They are even more caught in the money box, more enslaved, and more fearful.

If one carefully observes oneself and others, one can see these curses in action in practically everyone. These curses were placed on money using a very powerful magic thousands of years ago when money was instituted on this planet with a claim that it represented value.¹⁴ People were trained to use money just like we later trained monkeys.

¹⁴ Physical records obviously do not exist of magic performed thousands of years ago, but psychics who are competent (somewhat of a rarity) can confirm this if they are without pre-existing belief or bias. There are beings of higher order who are working to lift these curses.

Like the rich man whom Jesus invited to follow him, who could not bring himself to give up his wealth, and probably the power and status that accompanied it,¹⁵ people with wealth are trapped. It is very, very difficult for them to extricate themselves from this trap—physically, emotionally, mentally, and socially.

Money really is a curse.

Too little money is a curse because it inhibits our very survival and can inhibit fulfilling the purpose of our life.

Excess money is a curse because it brings greater fear, and distracts us from human values and from our purpose in life.

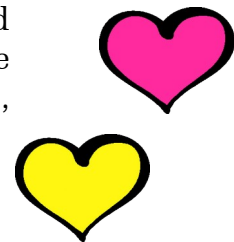
And money is a curse for everyone who uses it as ***the*** measure of value.

We are forced to acquire money in order to survive and thrive, but it has already corrupted minds and hearts, religion and commerce, sexuality and sovereignty. In order to preserve human society, and even the human species, we must restore integrity and morality to our economies.¹⁶

7. Toward Integrity, Toward Nature

Our economies, worldwide, have been in shambles for at least a century. How can we proceed from our present horrible mess toward economy with integrity?

We first need to contemplate our true worth and value, and consider where it comes from and where it doesn't come from. We need to contemplate the true worth and value of other people too, and respect their intrinsic worth and good qualities. We can spend our time and heart with people who are worth real value—people with honesty, integrity, compassion, virtue, good character.



It's important that we stay grounded in reality, and remember the difference between reality and imagination.¹⁷ We can remember Nature, and not get lost in artificial technology or artificial “reality,” including money.

Blaming “the system,” or just doing what everybody else is doing, will not help. We must change our actions.

15 Matthew 19:21-22, Mark 10:21-22, Luke 18:22-23. "Jesus" is the English translation of the name in the original language.

16 For an explanation of the extremely complex global financial system, which may be changing for the better, see <https://www.bitchute.com/video/ooTohtYta0yu/>.

17 For a detailed discussion, see *Truth First*, Truth and Imagination, p. 9-13 or video 4, https://wisdom2joy.com/Truth_First.

In order to re-establish economic integrity in our physical world, it is essential to restore a natural, material system of exchange. Money must be interchangeable for items of real, intrinsic value. Real value in a physical world cannot be created with computer keystrokes, and money should not be created by computer keystrokes either.

To represent value, the total amount of money in circulation must be proportional to the total estimated value in the region. In order for an economy to have integrity and for society to thrive, this proportion cannot be changed arbitrarily, by computer keystrokes or fraud, but only by a valid public authority for the benefit of the people, and in proportion to the total value in the region.



Meanwhile, we can reduce our desires and live within our means. This does not mean living in pain and discomfort, like temporary austerity measures imposed by governments. Rather, it is a permanent life choice, to eliminate the unhappy state of pressure of always wanting something, the stress of debt, living on the edge, competing with others, or feeling that we ought to have what they have.

We can realize that when we give or exchange our resources with others, we are expressing our values in life. We are making a statement-in-action of what's important to us. We can not only trade our property and labor for things that we value; we can also choose trading partners that express good values. If a company exploits or mistreats its workers, or exploits people overseas, or uses its resources and power to do harm or subvert the natural rights of human beings, we can avoid purchasing from that company. If a company is predatory in any way, we can avoid doing business with that company. If we believe in small business, or local business, we can avoid purchasing from huge enterprises, even if it's convenient, and trade instead with small or local businesses that have people we know at the helm.

We can refrain from borrowing money from corporations and strangers, except in genuine emergencies like life and health. Borrowing money for vacations, entertainment, gifts we can't afford, or for new items we don't really need, increases our stress and decreases our happiness in life. Some licensed professions require certification, but otherwise, instead of borrowing for education, we can go to libraries, local experts, or internet sites and learn as much as possible ourselves, avoiding both the indoctrination and the debt.



We can establish and join local community savings and insurance plans, where people help one another and know one another.

We can be happy for life, and in life. We can focus on what's important, and enjoy everything around us. We can be grateful for what we do have, our loved ones, our experience, and our opportunities.

We can release any resentment we have to the universe, knowing or believing that it will handle the imbalances, and bring all of us our due in proper time. As long as we have resentment, we carry seeds of ill health and unhappiness. Although “we can’t take it with us”—money or property—we do take resentment with us! And we bring it back again and again until we release it.

Appealing to those at the top of the financial hierarchy is unlikely to be met with a response that is even remotely favorable. People who have such power do not relinquish it voluntarily—they are too afraid! They have held power and wealth for generations, and cannot even fathom living without either one. They cannot bear the thought of the common populace not being under their control. We can hope or pray, but we’d better not sit around waiting for them to change.

Trading our labor and property directly for items of value or services as much as possible, without using money, is highly beneficial at all times. Trading material items in a material world is consistent with Natural order.



We can keep our dealings clean and clear, without entanglements or encumbrances. It’s important to deliver what we promise on time. This serves to keep economic integrity in society, which is crucial for it to remain stable.

If we work for someone else, especially a big corporation, we need to find out what our work is really being used for. If this purpose is not beneficial for human beings or for society, we can search for employment that has dharma and integrity, or go creative and become independent!

We can avoid paying or accepting interest as much as possible. Getting interest harms all of our neighbors, and everyone all over the world who doesn’t own enough money to “earn” interest. What we gain in interest arises out of **their** labor, not ours. It is a type of stealing, where we don’t see the people from whom we are stealing. We thus pretend that we are not doing any harm because this type of stealing is legal.

We can also give as much as possible to others—judiciously, without strings, and with joy!¹⁸ We can remember what’s really valuable in life—especially our loving relationships with one another. We need to spend our time and heart on what’s **really** valuable.



It’s absolutely crucial that we are not bound to thinking or believing that material value is the only value, or that all value can be measured in money. It is crucial that we do not reinforce or re-establish the curses of fear that have been attached to money for millennia.

18 For a detailed discussion, see *To Give or Not To Give*, Surprise 3 Giving and Gaining, p. 6-7 or video 3, and Surprise 7 Sacrifice: Folly or Virtue? p. 13-16 or video 7, https://wisdom2joy.com/To_Give_or_Not_to_Give.



We need to place our faith in the virtue and goodness of one another, and to foster this virtue and goodness with enduring relationships that build trust. Faith in humanity, in the goodness inside us, is our real security, for it is people who help one another that will enable humanity and human society to survive.

When enough of us are thinking straight, human creativity and ingenuity will spring into action and people will devise honorable systems of exchange that will serve to support society, rather than destroy it.

**Matter is important in a physical world.
Money and exchange are important—vitaly important.**

If we want the human species to survive, or if we want to progress spiritually, we must learn the lessons and discipline of our material world. We must have due respect for material and materiality and for the morality of its exchange.

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