

Money and the Will-to-Good

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On April 30, 1789 George Washington took the oath as first president of the United States. He did so, not in Washington—which had not yet been built—or even Philadelphia, but on Wall Street, here in New York City. Wall Street was already a major financial center, and within a century it would become the largest in the world. The convergence of politics and finance, in the history of that famous street, has not been lost on those who search for a hidden destiny of the United States.

Wall Street boasts many other institutions, including the historic Trinity Church. And, in the early 1990s, the Arcane School moved its American Headquarters to 120 Wall Street—another significant convergence. We know that, in a purposeful universe, there are no random coincidences, and we are challenged to explore this particular convergence to discover its deeper meaning.

What drew the Arcane School to Wall Street? What is the connection between the Hierarchical work that attracts its students and the world of finance and money? What, for that matter, has any of this to do with 1st-ray energy and the Will-to-Good?

Finance deals with the creation, management, and distribution of money—one of the great inventions of the 5th root race. In *Externalization of the Hierarchy*, the Tibetan traces the evolution of currency from the mineral to the vegetable kingdom—from coinage to paper money. Money also resided in the animal kingdom, when seashells served as currency in trade between settlers and Native Americans in the colony of New York.

Currency continued to evolve, from paper money to accounting entries, deposit balances, debit cards, and electronic money. In the process, it moved to the human kingdom, 4th kingdom of nature, and to the 4th etheric subplane. In *Esoteric Astrology*, the Tibetan relates money to prana.

Economists tell us that money serves three basic functions: a medium of exchange, a unit of measurement, and a store of value. Money is energy, whose form has changed many times in response to evolving human consciousness. Today's forms would have been incomprehensible a few centuries ago, requiring a level of mental development that was attained only recently in human history.

The use of money also reflects changing human consciousness. Managing money—in the family, the business, the nonprofit institution, or the government agency—provides important lessons in manipulating more general kinds of energy. But the way we manage this particular kind of energy tells us much about our society and ourselves.

Effective money management requires discipline, the ability to set priorities and confront risk, and trust in economic systems. The Puritan ethic applauds thrift, and investment provides for our own future, while also supplying capital to fuel economic growth. Investment is a form of sacrifice, in which the higher good is preferred over the lower. But thrift, as well as expenditure, may be selfish or selfless, and both have karmic implications.

Like most forms of energy, money itself is ethically neutral; whether it is good or bad depends on how we use it. Money has featured directly or indirectly in almost every conceivable evil. On the other hand, money has great potential to benefit humanity.

In the very year that the United States declared its independence, Scottish economist Adam Smith published his famous book, *The Wealth of Nations*. In it, he made the remarkable observation that large numbers of people, transacting business purely in their own interest, can—and indeed do—combine to serve the public good. Smith called this process the "Invisible Hand." And in capitalizing the phrase he seemed to imply some kind of divine guidance of free markets.

Our teachings stress the right use of money, where "right use" is usually related to group consciousness. Perhaps the oldest "right use of money" is support of the family. Our first, and most basic, duty is to provide for those entrusted to our care. Another rudimentary form of group consciousness is implicit in taxation. None of us likes paying taxes, but in his famous "Render to Caesar" speech the Christ condemned tax evasion. And we must acknowledge that most modern governments spend huge sums on programs that meet the criteria of "right uses."

A higher form of group consciousness is involved in charitable giving. The special Sunday meditation, used in the Arcane School, affirms the flow of money to the New Group of World Servers. When he asked his disciples to perform this service activity, the Tibetan encouraged us to "Ponder on the redemption of humanity."

He asked us to conclude the meditation with a careful consideration of our own responsibility to the Plan, and each week to plan our financial cooperation with the Hierarchy. "Be practical and realistic," he continued, "and know that if you do not give, you may not ask, for you have no right to evoke that which you do not share."

In meeting our responsibilities for charitable giving, we must decide how much to give. This must be determined in relation to our means, as well as in relation to other resources we contribute, such as time, effort and skills. Also, there are many worthy causes, and allocating available money among competing causes is no easy matter.

Decision making is a 1st-ray activity, and we should invoke the Will-to-Good to help us make these particular decisions. Within the economic and social unit of the family these must be group decisions. Within the larger societal group, the burden is shared, and, fortunately for us as individuals or families, we do not have to give to every worthy cause. Nevertheless, we shall be held accountable for the priorities we set and for our motives for doing so.

Frequent appeals come from the arts, and many people feel obliged to respond in the interest of raising human consciousness and preserving our cultural heritage. Other appeals come from religious, educational, political, and environmental institutions, which we may support because of the core values they express. Such causes have merit, but donations may be tinged with self-interest. Often the beneficiaries are a relatively small group of people, perhaps including ourselves, who share common tastes. Even giving money to protect the environment and wild life may have mixed motives.

More frequent appeals come from humanitarian causes—care for the elderly and disadvantaged, aid to the victims of natural and man-made disasters, and the alleviation of hunger, sickness, homelessness, and poverty. Government welfare and aid programs

provide much-needed humanitarian funds, but a substantial burden still falls on private-sector donors.

Poverty is widespread, even in the developed nations. The homeless sit on the sidewalks in the shadow of new high-rise buildings. Wages may be inadequate to support families, often there is a lack of affordable housing, and large numbers of people are being forced off welfare rolls by government spending cuts.

People in the developing nations have fared much worse. Per-capita gross national product, among the 210 economies tracked by the World Bank, varies from more than \$40,000 in Switzerland to \$100 in Ethiopia. In at least six countries, four of them in Africa, more than 60 percent of the population live below the poverty level. The developing nations are poor by any standard, and they are getting relatively poorer.

World poverty is a major social injustice—and it is our problem. In the words of Muhammad Yunus, founder of the famous Grameen Bank in Bangladesh: "Poverty is not created by the poor but by the institutions and policies that we, the better off, have established."

Developing nations need massive amounts of financial aid, but sometimes even small amounts, intelligently applied, can have far-reaching effects. The Grameen Bank, just mentioned, is a microcredit program that provides small loans to help entrepreneurs set up businesses. Two-and-a-half million loans are currently outstanding—94 percent of them to women. In the bank's experience, women outperform men as money managers and are more likely to use the money to benefit their families. Another program is the Heifer Project International, which uses donated money to buy livestock for poor families in developing countries.

The impact of such programs has been spectacular, transforming lives and creating jobs and self-esteem where few opportunities previously existed. They demonstrate that even people in the world's least developed nations can manage money responsibly and succeed in business.

We have the responsibility to see that these and a variety of other programs continue. However, nonprofit institutions that solicit donations and government grants have corresponding responsibilities. Their goal must be to become as efficient as the best profit-seeking organizations, and they must be scrupulously honest. Waste and scams must be rooted out, exposed, and eliminated. Nevertheless, we cannot dodge our own giving responsibilities because money sometimes is wasted or even misappropriated. Mechanisms for soliciting, receiving, and distributing funds may be imperfect, but they are the best that we have been able to create.

Greater integration of the different sectors of economic activity will be necessary if we, as a society, are to realize the right use of money. We must work to ensure a sustainable increase of wealth to meet the needs of a population that is both expanding and whose aspirations are changing over time. Sustainability must consider natural resources as well as money, although demand for services tends to outstrip demand for goods, as the general affluence of a society increases.

Conventional morality tends to criticize the creation of wealth and praise the distribution of wealth, but they are essential to each other. CNN founder Ted Turner established the United Nations Foundation with a donation of \$1 billion dollars. A statement by the foundation includes the following:

Meeting the challenges of a tightly knit planet requires global cooperation at an unprecedented level. It demands new partnerships joining the recognized strengths of the private sector with the dedicated service of the public sector. Indeed, at a time when governments no longer have a monopoly on information and answers, it will require public-private partnerships capable of providing new leadership for a new era.

Restructuring the economy to establish such partnerships must encompass all aspects of business. But the finance function is particularly important. Financial institutions are not simply relics of a materialistic age, soon to be discarded as human consciousness further develops. The Tibetan foresees an ongoing and expanding role for finance, as the Hierarchy's involvement in human affairs increases.

The Will-to-Good is a 1st-ray synthesizing force, mediated by 2nd-ray Love-Wisdom. But the financial work is served by the great 3rd-ray ashram of the Lord of Civilization, under the ultimate direction of Sanat Kumara. In Esoteric Psychology, the Tibetan calls finance "a new field for spiritual endeavour." He states that:

The third ray Masters are working strenuously in the world of business and... finance through the agency of those who are animated by a spirit of selfless service.

Elsewhere, he predicts that:

(B)y the time disciples appear from (the 3rd-ray) Ashram the world will be ready for an all-over financial adjustment; the "principle of sharing" will be a recognised motivating concept of the new civilisation...

The Tibetan refers to a senior disciple in that ashram, called "the adjuster of finances." When that disciple appears, he tells us, "he will find conditions greatly changed from those now prevalent." Eventually, during the final root-race, what the Tibetan calls "an essential... Triangle" will develop in the planetary center that is humanity. Two points of this triangle will be government and religion, while the third will be world economics and finance.

We must work to alleviate inequity through voluntary sharing, progressive taxation, and structural changes to the economy. But before leaving our topic it will also be worthwhile to look more closely at inequity itself.

Inequity in the world today is not just economic; other types of inequity—status, freedom, opportunity, and so forth—are equally pervasive and cut across both economic and national boundaries. Even economic inequity has several underlying causes. Both the "haves" and the "have-nots" may regard it as inevitable—part of a divinely ordained social order. Some people fail to take advantage of opportunity, shun work, or engage in self-destructive behavior. Others are the victims of what we call "misfortune."

However, simplistic responses to the problem of inequity could do more harm than good. For example, to divide up the world's wealth and give each person on Earth an equal share would achieve little. We also need education, a change of values, improved infrastructure, measures to eradicate corruption, and an end to wasteful military spending and civil wars in 3rd-World nations. Otherwise, inequity would quickly return. As Wall Street journalist James Medberry wrote in 1870: "Money always has a tendency to concentrate itself."

An ill-conceived redistribution of wealth would destroy the economic systems that create wealth and the large scientific and technological projects on which human progress depends. It would also destroy our rich heritage of cultural, religious, and educational institutions. The great musical compositions, art treasures, cathedrals, and universities

reflect the indulgence of a wealthy elite, and flourish as the direct result of inequity. This fact is troubling, and today we are less willing to write off those who ultimately pay the price on the grounds that "the poor always ye have with you."

Some degree of inequity may be necessary, for the foreseeable future, to motivate and reward effort. The socialist ideal: "from every man according to his ability, to every man according to his need," may be unattainable at the present level of human consciousness. Certainly, it failed in 20th century Communist societies.

On the other hand, we cannot ignore the fact that a major cause of economic inequity is human greed. One response to greed is to condemn it, or to try to compensate for it by additional sacrifice. Another response is to examine greed, try to understand it, and work to change it. Greed results from insecurity—that is, fear. Greedy people never have enough to feel secure, either in material wellbeing or in the power that it can buy. Most of them would gladly trade their wealth for love, but they think it is unattainable. On the other hand, money rarely buys happiness, and in today's environment of instant millionaires, we have the new pathology of "sudden wealth syndrome."

Rather than criticizing the wealthy, we should send them love, so that they feel secure enough to give up part of what they are hoarding. Much can be done on a mental level, by creating global thoughtforms of social justice and self-worth.

Certain New Age groups promote abundance and teach "prosperity programming." They may be well intentioned, but these groups do humanity a disservice. Instead of seeking abundance, we should seek sufficiency. At the same time, we must overcome the insecurity that drives us to accumulate more than we need. Here is another opportunity for creating a global thoughtform.

The 19th century industrialist, Andrew Carnegie, was for a time the richest man in the world. His so-called Gospel of Wealth held that a man who accumulates great wealth has a duty to use his surplus for "the improvement of mankind." He asserted that a "man who dies rich dies disgraced." Carnegie was lauded for the way in which he gave money away, even though he was criticized for the way he made it. In fact, he betrayed a sense of guilt when we said: "Philanthropy provides a refuge from self-questioning." Whatever his motives, he gave \$350 million to charity, an enormous sum one hundred years ago.

In our own time the Bill and Melinda Gates foundation is distributing \$22 billion to charity.

The Tibetan looks forward to the eventual "spiritualising of money," noting that

(Its massing in quantities for the work of the Great Ones, the Disciples of the Christ, is part of a much needed world service... (and) it must be carried forward with spiritual insight, right technique and true understanding.

He adds that: "Purity of motive and selflessness are taken for granted." Unless these qualities can be achieved, manifestation of the Will-to-Good will not be possible. As the Tibetan tells us:

Tendencies towards materialism and... personality achievement must, under the larger plan and the will-to-good, be offset by a counter move of spiritual living and this must be the objective of all working disciples.

The right use of money extends beyond charitable giving. As noted earlier, the Tibetan spoke of the redirection of money "for the redemption of humanity." This is a broad mission. And our response—as individuals and as a group—must be guided by the vision

that unites us in common endeavor, and which is becoming clearer as soul contact and Hierarchical contact increases.

The sacrifice—or perhaps the investment—we are called upon to make lies in transforming our institutions, financial and otherwise, as well as transforming ourselves through love. In working toward this goal perhaps we can glimpse the focused Will-to-Good and the eventual redemption of humanity.

The Tibetan identified New York City, with its 2nd-ray soul and 3rd-ray personality, as the spiritual center of the Western Hemisphere. New York is home to more than its financial district. Nevertheless, Wall Street's esoteric significance will become apparent as the 3rd-ray masters and their senior disciples work openly in the world of human affairs—and money moves from the 4th to the 5th kingdom of nature.