

# LEMURIAN PHILOSOPHY

## LESSON 2

# COMPENSATION

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LEMURIAN  FELLOWSHIP  
*Balance. Purpose. Enlightenment.*



## LESSON TWO

### CONTENTS

The Twofold Purpose of Human Life . . . . .	1
Background of Mukulian History . . . . .	7
Map of the Continent of Mu . . . . . Facing page	7
Guidance from the Lords of Venus and Mercury .	8
Melchizedek's Sovereignty and Leadership . . .	13
The Lemurian Fellowship . . . . .	17
Basic Lemurian Ideals and Principles . . . . .	21
The Law of Compensation . . . . .	25
Tithing — A Cosmic Principle . . . . .	37
The Lemurian Security Fund . . . . .	45
Marriage and Economics . . . . .	53
Children and Economics . . . . .	57
Credit Buying and Debt . . . . .	65
The Personal Lemurian Record . . . . .	75
Income . . . . .	78
Expenses . . . . .	83
Checklist of Typical Expenditures . . Following page	86
How To Keep Your Personal Lemurian Record. . . . .	89
Analysis of Personal Lemurian Record . . . . .	101



## THE TWOFOLD PURPOSE OF HUMAN LIFE

*Our egoic purpose transcends all personal ambitions, desires, and wants.*

In the life of every human being, there is a deep-seated egoic purpose which constantly seeks recognition and fulfillment. The fact that many are unaware of any cosmic purpose behind their being, neither changes the truth nor lessens its importance.

The purpose we refer to reflects the Creator's overall Plan for the well-being of humanity, so it is especially important to the Lemurian student who desires personal unfoldment and a chance to qualify for citizenship in the coming New Order. It is a twofold purpose, the first part involving our advancement, or progress as individual Egos; the second concerning the help we extend to others, our contribution to the upliftment of society as a whole.

Whether he realizes it or not, every human being is influenced by this God-given twofold purpose. By responding cooperatively, he is certain to (1) gain personal unfoldment, and (2) contribute something of value to society. By blending effectively with this all-inclusive purpose, he imbues his incarnation with meaning and his efforts will bring forth much of lasting value.

World society today is the result of the total thought and action of billions of Egos who, since this human life wave came into being, have shared in creating the present state of our civilization. The complex problems facing humanity raise the question, should we be proud of what we have created? Can we honestly say that human affairs in the modern world epitomize God's Plan for mankind? Surely not! The Kingdom of God on earth is far from becoming a reality — far removed from what people, in pursuit of their own desires, have wrought. Where did we go astray? What can we do to return to the path of unfoldment and begin to fulfill our real purpose in life?

The desire for peace and security is universal, and most seek to build these qualities into their lives. Yet the truth is that men and women have failed to recognize why they are physically embodied Egos, or to relate themselves to the purpose God had in mind for each and every Ego of this human life wave. So they suffer as long as they persist in seeking goals not in harmony with divine Plan. In short, people have failed to conduct their affairs so as to move in the direction God wants them to go.

This twofold purpose has nothing to do with our self-assumed ambitions and desires. It has nothing to do with how we may contrive to distort life's true purpose to fit our own selfish purposes. It is not subject to the convenience of personal interpretation or manipulation. And why not? Because our purpose *must* conform to God's purpose for us. Otherwise, we simply cease to advance.

The only true advancement an Ego can make is determined by her constructive use of the universal laws which govern her being. Of course, she may try to forge ahead, climbing over and hurting others, but she only deludes herself in believing it will last.

*For every action there is a reaction, equal in force, but opposite in direction.*

What we may seem to gain at the expense of others cannot be retained permanently. In time, such gains will be lost because they were not *earned*. This is God's law — Nature's law — and it always works. When we go contrary to the cosmic scheme of things, we cease to advance, and as a result, we hold ourselves in bondage until our experience makes us want to rise above our present level of consciousness. So, how can we tap into that desire, to fulfill life's purpose and enjoy greater security?

### *Personal Purpose*

From Lesson One, you will recall the following statement: "*The purpose of human existence is to advance from ignorance of ourselves and our potentialities to the point where we are able to consciously control both our environment and our destiny.*" This defines the first part of our twofold purpose in life. Now let's see what it means.

When we first set foot on earth many thousands of years ago, we were innocent — in the sense that we had behind us no background of experience. At the time of our creation, we had no previous social contact or association with other Egos. We had thought nothing, reasoned nothing, suffered nothing, enjoyed nothing, accomplished nothing. We were *purely innocent*. But, as human Egos, God had endowed us with the inherent capacity to think and reason, to suffer and enjoy, and in time accomplish all things that are essential to our ongoing.

In other words, the Creator gave each Ego of this human life wave a *mind* to use, and as a person who hopes to advance, you must work with this instrument — this mind — for your greatest good and the greatest good of all concerned. You have the inherent ability to grow

and expand by using the power of your mind to create conditions that will further your progress. In doing so, eventually you will learn to solve all human problems and *master* the complexities of human life.

So, putting this once more in terms of purpose, the individual's egoic purpose in life is to evolve from ignorance of self, to mastery of self — from a point of zero experience, to a state where his total experience (accumulated through many incarnations) enables him to *master* all aspects of human life.

From where we are today, complete mastery of self (Mastership) is a long way off, so we should not unduly concern ourselves with such a remote objective. More valuable is focusing our best thought and attention on the steps we can take now to move toward this ultimate achievement; and that is why the Great Ones of the *Lemurian Brotherhood* have given us this wonderful teaching and the practical Lemurian Program designed to make it a reality.

Let's not forget that each of us is constantly being drawn toward the Creator we emanated from. While it should be natural for us to move in that direction, it is not a foregone conclusion that we will. Because we are free agents, we can counteract any divine impulse that may urge us in a direction we do not wish to go. So advancement is not the automatic outcome of a person's earthly encounters, but rather the reward that comes from learning and doing what is cosmically right as a result of such encounters.

Since every Ego is endowed by the Creator with the power of self-determination or choice, it remains for each of us to accept or reject God's Plan for humankind. We are the ones who decide what path we will take. And because our lives are governed by universal laws which are self-executing, the effects we sustain, good or bad, result from the causes we set into motion. So it becomes our individual (personal) purpose in life to cooperate with God's universal laws if we hope to advance along the path of unfoldment toward that relatively perfect state of peace, harmony, and tranquillity which the Elder Brothers of our life wave have earned and now enjoy. We too can achieve this goal someday, provided we can build and sustain the desire to do so.

### *Impersonal Purpose*

So much for the *personal*, or *self* aspect of our twofold purpose in life. The other phase revolves around the *impersonal*, that which concerns our helping others — family, friends, neighbors, and in the broadest sense, all of humanity.

As you know, the Plan of the *Lemurian Brotherhood* involves the building of a civilization worthy of the name — one that will reflect the teachings Christ gave to the world for all people to follow. This New Age civilization will be built on a foundation of universal laws and principles, to be shared and enjoyed by those who take part in its precipitation. It's a tremendous undertaking, but what nobler objective could there be for humanity! What greater common endeavor could there be than that which will bring all people together in mutual understanding and peace! For the life God has given us, and for the countless blessings that are ours to enjoy, what more appropriate gift could we return to our Father in compensation than a world society of human beings which truly reflects the brotherhood of man!

To many people, such a program may seem utopian, but to the Great Ones of the *Lemurian Brotherhood* who have prepared the way for us, it is a sound, realistic, workable plan. And since it is all a part of God's Plan for humanity, who is to say it is incapable of fulfillment?

The truth is that the etheric pattern of the New Order has already been perfected. If we will now do our part to work the Plan, the success of this undertaking is assured. Such is the promise of the Great Ones. Maybe when we have suffered enough; maybe when we have beaten our heads against the wall of futility long enough to make us really want a better world where happiness and peace of mind abound; maybe when we have tried every other means of taking the Kingdom of God by storm; perhaps then we will be ready to try *God's way*.

The people who stand to gain the most from the Lemurian Philosophy are those who are impressed with the seriousness of life — those who are beginning to understand something of its real purpose — those who are imbued with the desire to do something about it.

Life is a serious undertaking for every individual, but even so, it doesn't have to be dull and uninteresting. When properly lived, life can be a wonderful experience, filled with happiness and the joy of accomplishment. Yet how sad it is to see people who have the capacity for much greater accomplishment embracing unrealistic values and wasting precious opportunities simply because they are unaware of the real purpose of life.

The world is moving into a new age, out of which will emerge a new type of individual with an entirely new set of values. The time is coming when one's success will no longer be judged in terms of money, possessions, or prestige. Character will be the criterion. In the not too distant future, one's worth will be predicated on his value to so-

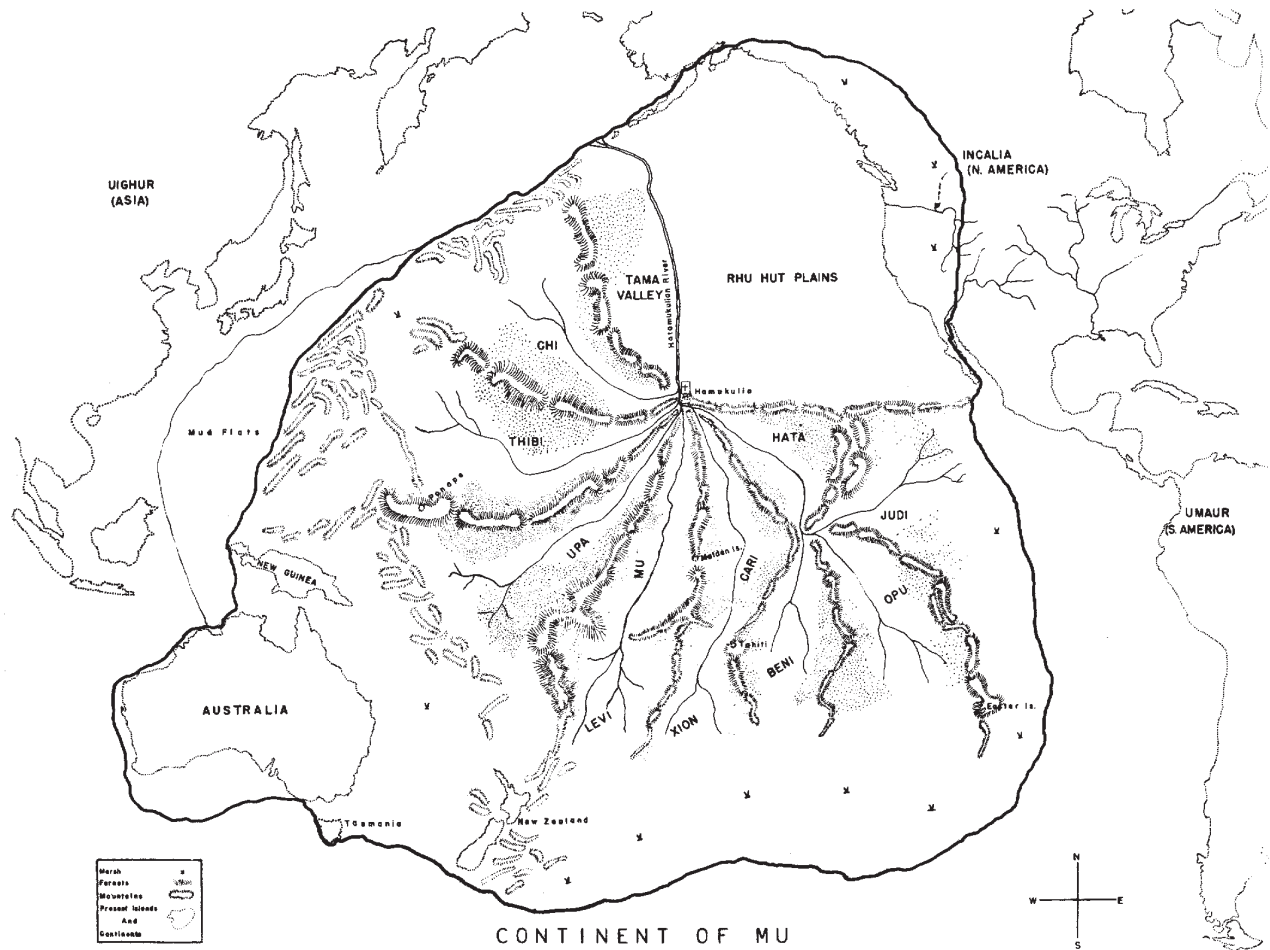


ciety as a human being, not according to the amount of pressure or influence he can wield.

For too long, people have been competing for recognition. We vie with each other for status; we go all out to acquire the symbols we believe will make us look good in the eyes of others. The common belief that happiness goes hand in hand with money, possessions, creature comforts, and leisure hours is a mistaken one. We only need to look around us to see the fallacy of this concept. Comfort, convenience, and the good things of life are not incompatible with our true purpose as evolving Egos, but when spiritual considerations such as building character and virtue become lost in the quest for status, material possessions, and prestige, our efforts seem meaningless and accomplishments empty. Christ said, "Seek ye first the Kingdom of God . . . and all these things shall be added unto you."

Simply stated, the problems we face in the world today have occurred because we have lost sight of our real purpose as human beings. If we do not understand why we are here, or what we are to do with our opportunities, how can we expect to advance? Yet in His infinite love, God wants us to progress; He wants us to become aware of our purpose; He wants us to become more *selfless* and begin to build His kingdom here on earth. It is to this end that the Great Work of the *Lemurian Brotherhood* is dedicated.

Before any system can grow and spread throughout the world, it must begin in the lives and affairs of individuals — in the home, in the family, in daily associations. As a student of the Lemurian Philosophy, you can be among the vanguard who will demonstrate the practicality of the Plan of the *Lemurian Brotherhood*. You can be one to earn citizenship in the forthcoming New Order by focusing your best thought and attention on goals that are in harmony with the purpose God breathed into your being when you first gained egoic life. Yes, if your desire is great enough, you can *personally* experience the lasting rewards of true advancement, and you can *impersonally* help countless others share in the building and enjoyment of an exemplary society and culture that will truly glorify the earth.



## BACKGROUND OF MUKULIAN HISTORY

### *Major Subjects to be Expanded Gradually*

As you progress with your study of the Lemurian Philosophy, you will find that certain subjects, discussed rather briefly in the early lessons, are picked up in later lessons for further expansion. This is done because it's not possible to explain every point completely without getting into other equally important matters which may also be new to the student. To avoid confusion, the initial explanation of some subjects will often be only enough to give you a basis for understanding the information that is to follow.

For instance, Lesson One touched briefly on matters relating to Mukulian history. Now we pick up the thread of that subject and carry the discussion further. This information will give you a general idea of the educational program that made it possible for a primitive population to develop in the short period of 2,000 years, a civilization which has never been equaled.

### *Map of the Continent of Mu*

Seventy-eight thousand years ago, when the first steps were taken to bring about the beginning of cooperative endeavor, all human life was concentrated on the great Continent of Mu, which occupied an area of the earth that is now almost totally covered by the Pacific Ocean. The map included in this chapter will help you visualize this vast continent and its location. You will notice that mountains and rivers divide the major part of the continent into large valleys, each of them populated by one of the original twelve tribes about which you will learn much in future lessons.

### *Early Experience with Fire*

At the time we speak of, humankind generally was primitive almost to the point of savagery. People were little removed from the animals they battled for existence. Language consisted mainly of signs and gestures, a few verbs and nouns. It's difficult today for us to realize how slow and laborious was the thinking of these early people and how very little they knew or could do. Their experience with fire is a good example.

Originally, the only fires the people knew were those started naturally, such as from lightning striking a tree. Whenever this occurred, all who were nearby would cluster around the bright flare and remain until it

finally died away. Bitter quarrels resulted from too many wanting to take advantage of the warmth. Only by accident did these childlike people discover that they could keep these fires burning by adding dead limbs that had fallen from other trees.

Following this discovery, some brighter-than-average individual conceived the idea of carrying a burning ember a distance from the original fire and using it to start another. Eventually, it was learned that by repeating this process a number of times in order to move the fire a considerable distance, a torch could finally be carried home to make a *family fire*. This is how the first family fires came into being. But to the consternation of those who had them, these were frequently extinguished by the "rain god." Many family councils were held before they finally got the idea of covering the fires with crude shelters to protect them from the rain. From then on, the care of the fire was assigned to one of the family members, and it was considered a most important duty.

### *Curing Animal Hides*

Even with these basic discoveries, most people of that time had not really begun to think. Their lives revolved around ways of keeping warm, filling their stomachs, mating, and sleeping. Yet, a few were beginning to use their minds.

For example, they realized that after they had been in use a short time, the skins worn as clothing and used as protection against the cold threw off a strong offensive odor. They also observed that while the stench was of little concern to some, to others it was so repulsive that they discarded these coverings after brief wearings. Experimenting with these hides, some of the more enterprising and thinking individuals finally found a way they could be cured, or tanned, enabling them to be worn much longer.

In the light of present-day achievements, such discoveries may not seem so remarkable, but to these people they were marvelous. And they were important, too, for they greatly improved their way of life.

### *GUIDANCE FROM THE LORDS OF VENUS AND MERCURY*

In their sincere and selfless desire to improve the lot of their fellow men and women, this small group of thinkers spent so much time pondering what might be done that their earnest concern soon found them developing clairvoyant abilities. This made it possible for Great Beings from other planets — the Lords of Venus and Mercury — to contact and

give them information far beyond the comprehension of others with whom they were associated. Later on, these thoughtful and progressive individuals became known as *Elders*.

### *Elders Seek Seclusion Essential to Learning*

So they might pursue their investigations unhampered by the superstitions, bickering, and other distractions inseparable from close proximity to the ignorant and practically savage people of their time, these individuals withdrew from their septs, or clans, to live in isolated and secluded places. Here, with the help of the Lords of Venus and Mercury, they began a totally new mode of living. (The Lords of Venus and Mercury are Angelic Beings whose experience was such that the Angelic Host of earth requested their help in building a civilization on this planet. This will be further explained in a later lesson.)

### *Animal Breeding — Agriculture — Healing*

They learned simple things we take for granted today. You must remember that these people had no background of experience to draw on, nor could they learn from others of their tribe because all were equally inexperienced. So the simple things they did learn were new and exciting revelations to them.

The Lords of Venus and Mercury taught these thoughtful ones how to develop the wild creatures they captured so they might fulfill a purpose in serving the needs of the people. They taught them to work with the soil, making it possible to grow superior grasses their cattle could graze on for extended periods without having to be moved from place to place. They also explained that by improving the soil, larger quantities and better grades of food could be grown. These Great Ones also taught them the rudiments of healing so they might help alleviate illnesses and injuries.

### *Elders Fill Teaching Role*

As the years went by, the Elders gained considerable knowledge, fundamental though it was. And as they progressed, they gave their people the benefit of this knowledge, teaching them as much as their limited intelligence could grasp. In fact, the desire to help others was to their everlasting credit.

Since the Elders lived apart, contacting those of their communities only as they moved among them carrying out their missions, they gradually won the admiration and respect of their people, while at the same time they became surrounded with an aura of mystery. The majority

regarded them as separate and distinct, as indeed they were, since they were using the wonderful God-given power of their minds to *think!*

*Rhu and Hut Attract Attention of Elders*

The Elders were constantly on the alert for those who exhibited exceptional ability and unusual promise. When such individuals were discovered, they looked for every means possible to help them use their minds to better advantage, eventually taking those who proved worthy to their secret meeting places to instruct them. Outstanding among these were two young Mu Yans, Rhu and Hut, whose septs had long since combined their holdings and were working together in a cooperative way that was literally unthinkable among these primitive people of 78,000 years ago. In fact, the two families had lived and worked together for over 800 years without any other families, or clans, showing a desire to emulate them.

Through this cooperation and harmony, they became the most powerful clan of the entire tribe, holding the best and most extensive grazing lands of the great Mu Valley where they lived. Their experience proved beyond all question the value of working together cooperatively. And so it was that the attention of the Elders was drawn to these young Mu Yans.

Rhu and Hut were thinkers who had given serious consideration to the possibility of extensive cooperation among all members of their tribe, an idea the Elders fostered and encouraged in every possible way. Through the many trials and tribulations these young men experienced in amalgamating these almost savage people, they established the nucleus of what eventually became the magnificent Mukulian Empire.

*The Sun Rises, by Dr. Robert D. Stelle*

The history of this period is interestingly set forth in the book, *The Sun Rises*, written by Dr. Robert D. Stelle, founder of the Lemurian Fellowship. Information pertinent to its writing was released clairvoyantly to the author by the Great Ones of the *Lemurian Brotherhood* for the purpose of helping to establish the forthcoming New Order. This 436-page book may be purchased from the Fellowship (see the enclosed circular and order form, or the Fellowship's Web site, [www.lemurianfellowship.org](http://www.lemurianfellowship.org)).

*Mu Yans Migrate to Rhu Hut Plains*

With a carefully selected number of Mu Yan families, Rhu and Hut led their people to that vast and uninhabited fertile area which became

known as the Rhu Hut Plains (see map). As this group of primitive people gradually developed into a working unit, it prospered beyond the fondest dreams of the young originators of the idea. But, of course, much of their success was due to the constant guidance and supervision of the Elders under the direction of the Lords of Venus and Mercury.

It wasn't long before other Mu Yans observed the benefits to be enjoyed and wanted to join the undertaking. It was then discovered that while the new way of life seemed comparatively simple for those hardy ones who had been part of it from its inception, it was practically impossible for half-wild savages to move in and fit themselves into the smoothly running group. Misunderstandings arose that soon would have disrupted the entire program. Rhu and Hut, unable to think of a remedy for the situation, consulted the Elders.

### *The First School*

In their growing wisdom, the Elders realized that some preparatory training was essential if others were to become part of the forming society. To fill this need, they inaugurated the first school of all time in the Mu Valley. Here they taught the fundamentals of natural law and instructed those wanting to participate in the embryonic civilization in a crude sort of economics which they would later refine. Also, they taught the planting and raising of crops, as well as the proper methods of breeding livestock to increase their worth and general quality. Above all else, they taught that to prosper, *each one must work for the common good of all*, for selfishness and greed would ultimately result in the loss of all of the benefits brought about by their efforts.

It was found that seven years of training were necessary before the aspirant was ready to go to the Rhu Hut Plains as a citizen. By the end of this training period, most had learned to work efficiently and cooperatively — a real departure for people who were quite rugged individualists and had always done much as they pleased.

When leaving the school, individuals were permitted to take with them all they had developed while being trained. Superior grains that resulted from their effort, cattle whose worth they had enhanced, made them valued additions to the new commonwealth on the Rhu Hut Plains. Consider how practical all of this was! You will soon discover that it is equally true of the training you are undertaking in the Lemurian Philosophy, for what you are learning in this course is applicable to all times and to all situations.



### *Growth of Citizenship Schools*

Then came tribes other than the Mu Yans, and soon the school was unable to accommodate all who applied for training. It became necessary to establish a school in each of the twelve valleys where the various tribes were located. These schools were in addition to the original one in the Mu Valley which ceased training newcomers to concentrate on the development of teachers for the other twelve. The latter then became known as citizenship schools, while the original was called the *Thirteenth School*.

With the passing of the years, and as the civilization grew and prospered, schools for children were inaugurated in each of the valleys. At the same time, the twelve citizenship schools (for adults) were brought to the Mu Valley where the *Thirteenth School* was located. Here they were combined into a huge university complex which eventually covered several hundred acres.

### *Administrative Problems Arise*

By this time, the civilization had grown so large, and problems of administration had become so difficult to solve, that the original governing council composed of twelve patriarchs — one from each of the tribes — was no longer adequate. Although these men had been educated in the citizenship schools, the instruction they had received did not include matters of state or the handling of complicated problems inseparable from a society of such proportions. The situation called for an administrative type of training that was beyond the experience of the Elders.

Nor were the Lords of Venus and Mercury, with all their wisdom, qualified to instruct the Elders in this respect. The need was for someone with greater experience and ability than theirs — someone who was able to see far into the future, and who could perceive the inherent abilities of the people as a whole — someone who could advise and help the *Thirteenth School* prepare citizens for the responsibilities of governmental administration.

The future progress of countless people depended on the continued success of this first civilization. All had done their best to bring the commonwealth to the present state of prosperity. Starting with a small population of ignorant, primitive people, it had grown phenomenally in the thousand years of its existence. The people had done all they could within the limit of their experience and understanding. Now help from beyond the Lords of Venus and Mercury was needed and sought, and as is always true in such circumstances, it soon came.



### *MELCHIZEDEK'S SOVEREIGNTY AND LEADERSHIP*

As you learned in Lesson One, the Divine Being we know as Christ, but who was then known as Melchizedek, *made His first appearance on earth* that He might give these enterprising and worthy people the advantage of His great experience, wisdom, love, and understanding.

Later lessons will present many interesting details regarding this Great Archangel and the plan of action He inaugurated for the administration of the government at that time. At present, though, we'll give you just the information needed to enable you to understand the educational program of this first civilization.

#### *Governmental Training Inaugurated*

To the members of the Council and those of the *Thirteenth School*, Melchizedek explained that an administrative body embracing many more positions of trust and authority than had previously obtained would be essential if the growing civilization was to progress harmoniously. He stated that special provision should be made for the proper training of qualified individuals to hold these administrative positions.

Melchizedek then selected from among the Elders several He personally instructed in matters relative to each position. They, in turn, taught and trained those from among the citizenry whom the *Thirteenth School* felt had sufficient worthiness and intelligence to fill these higher positions of trust and responsibility.

The program called for another seven years of training beyond that required for citizenship. Five of the schools that had formerly trained aspirants for citizenship were appointed to teach those it was felt could qualify for the needed government positions. This left only seven schools to carry on the citizenship training. But since elementary schools had been established in the valleys to work with the young people, this preliminary instruction reduced the burden for the citizenship schools, and they were able to take care of those who wished to undertake the advanced training required for active participation on the Rhu Hut Plains.

#### *Melchizedek First Emperor*

From the time of His appearance, Melchizedek presided at all official meetings of the Council and later at those of the trained administrators. He was the first Emperor, and He ruled for a thousand years. Under His competent guidance and direction, the once crude society progressed rapidly.

### *Training Those to Succeed Melchizedek as Emperor*

Toward the end of His reign, Melchizedek instructed those of the *Thirteenth School* (whom He now referred to as "Elder Brothers") in the requirements for the supreme governing position He had held. Only those occupying official posts, and whom the *Thirteenth School* regarded as having the personal qualifications for this esteemed office, were considered eligible. The preparation involved still another seven-year training period under the direct supervision of this advanced school.

Since an aspirant for citizenship had to be 21 before being considered ready for the training, all those holding official positions were at least 35 years of age, while those who could qualify to become emperor were at least 42 years old. It's clear that, to occupy any governmental office in the Empire, one must not only have a thorough understanding of fundamental cosmic principles, but he must have earned and qualified himself over a long period of time for the position he hoped to fill. Because of the extensive training and personal accomplishment involved, there were no self-seeking or incompetent officials in the Mukulian Empire. Each held his position on the basis of training, knowledge, and merit.

### *An Incipient Weakness Leads to Empire's Downfall*

The above reveals that education and training in the proper understanding and use of cosmic principles was the foundation for the integration of the Empire. Without such a basis, the Mukulian civilization could not possibly have attained the heights of greatness it did. Its failure to fulfill its glorious potential was due primarily to allowing a few uneducated, untrained people to come to the Rhu Hut Plains to perform menial tasks in the early years of the forming society before the advent of Melchizedek. Later lessons will explain how this seemingly inconsequential mistake, so unwittingly made, resulted thousands of years later in the destruction of that great Empire.

### *Present-day Precautions*

Profiting from the knowledge gained, and from the later study of the history of *all subsequent civilizations*, the *Lemurian Brotherhood* has stipulated that *only those attaining the balanced understanding of Lemurian First Degree Initiates are eligible for citizenship in the forthcoming New Order*. Those who wish to earn this honor must undergo the training that will make it possible — training in the Lemurian Philosophy as released by the highly advanced and wise Elder Brothers of the ancient Mystery School known today as the *Lemurian Brotherhood*.



## Rhu House



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## THE LEMURIAN FELLOWSHIP

### *Purpose of Formation*

As you no doubt recall, the Lemurian Fellowship was established for two very important reasons: (1) to help individual students, through their study and application of the Lemurian Philosophy, increase their understanding of life's twofold purpose and earn a significant degree of personal unfoldment; (2) to release the *Plan* for the Lemurian Program and take the necessary steps to form a nucleus of the New Order under the guidance and direction of the *Lemurian Brotherhood*.

### *Governing Body*

The Lemurian Fellowship was founded September 16, 1936. On June 9, 1942, it was incorporated as a religious nonprofit, nonstock California corporation. Responsibility for the proper administration of its affairs is vested in its Board of Governors, the members being selected with the approval of the *Lemurian Brotherhood*. The Board of Governors meets at regular intervals to discuss matters related to the Work and to act on them in accordance with what is for the greatest good of the Fellowship, its student body, and any of its subsidiary organizations.

### *Headquarters Staff*

The education and training of aspirants for Initiation and citizenship in the New Order being the foremost function of the Fellowship at this time, all activities at its headquarters in Ramona, California are directed toward this goal. And because the Elder Brothers wish all who serve as their mundane channel to live together on grounds consecrated to their Work, Fellowship headquarters comprises offices as well as living accommodations for its staff.

The staff consists of those who handle the teaching and other office work as well as preparing meals, shopping for supplies, maintaining the grounds and buildings, working with the laundry, etc. Everyone's cooperative help contributes to a smooth-running organization and enables the Fellowship to efficiently discharge its responsibility to the students and to those who sponsor and guide the Great Work. The requirements for the mental and spiritual well-being of the staff are much the same as they are for all others operating on the Physical Plane of existence, and it would be unrealistic were the student to imagine it otherwise.

### *Fellowship a Physical Channel -- Not a Brotherhood*

The Lemurian Fellowship is *not* a Brotherhood. Those who constitute the Board of Governors, as well as others of the Fellowship staff, have all been selected from the student body. The measure of balance portrayed by their application of the principles of the Lemurian Philosophy has earned them the privilege of close association with the Great Work as it is being carried forward today. In being afforded opportunities to serve the Elder Brothers directly, it is possible for Fellowship personnel to gain important advancement. Teachers are especially fortunate because years of experience in working with aspirants for Initiation have made possible their own greater progress.

### *Staff to Grow as Work Progresses*

Staff personnel are selected from the student body, and the individual's desire and personal qualifications are primary considerations. Those who feel especially attracted to a life of service — who strongly desire to aid in forwarding the Plan of the *Lemurian Brotherhood* through its mundane channel — should study the Philosophy conscientiously, striving sincerely to put its principles into operation to bring about the degree of personal balance required for all who seek to devote their lives to the Lemurian Program at its base of operations.

### *Headquarters Property and Improvements*

Fellowship headquarters nestles in the beautiful hills overlooking the Santa Maria Valley approximately 30 miles northeast of San Diego, California, and some five miles southwest of the town of Ramona, a friendly, semi-rural community. The school is on a hillside about 100 feet above the highway that runs by it. The lovely buildings which comprise the offices and living quarters of the Fellowship staff harmonize attractively with the surrounding countryside.

In the midst of these buildings stands a crowning Fellowship precipitation — Rhu House — so named in honor of the founder of the Lemurian Fellowship and Rhu Sol Ku of *The Sun Rises*. Designed by well-known architect William F. Cody and completed in 1969, Rhu House fills the needs of the Fellowship in countless ways. It serves as a community dining room, kitchen, laundry, and general gathering place. It includes a chapel where Lemurian services are held at regular intervals. In one part, there is a conference room and private office where one of the staff can work with minimum distraction. Also, beneath its 10,000 square feet of roof area, there are carports, a maintenance room, and several smaller rooms that house the heating and air-conditioning equipment. Large plate glass windows and sliding doors provide floor-

to-ceiling walls that command an imposing view of the surrounding valley and serve as a source of comment and inspiration to both the staff and Fellowship visitors.

Overlooking the spreading valley below and the mountains to the north and east (one of them being Palomar, where the world-famous observatory is located), the site offers a breathtaking vista of color and spaciousness. It also provides the peaceful and quiet atmosphere so vital to the Fellowship's unusual needs, enabling the proper attunement with those who guide and direct the Work to be more easily maintained. Students and visitors often comment on the sense of restfulness experienced here, and are reluctant to leave.

Fellowship headquarters embraces 60 acres of land, most of which is still unimproved. Approximately six acres constitute the grounds on which the buildings mentioned above are located. The overall area allows for considerable expansion in the years to come, for the school is destined to grow, as did the original school of the Mukulian Empire.

#### *Parallel between Fellowship and Thirteenth School*

From what you have learned so far in your studies about the educational and administrative pattern of the Mukulian Empire, you will recall the high regard and respect accorded the *Thirteenth School*. While it did not actively participate in governing the Empire, it did make the final decisions in every new and important departure. By virtue of the advancement and wisdom of those who composed it, the *Thirteenth School* was the final authority, rendering impartial and invaluable service to the civilization. Understandably, this school did not become involved in the minor affairs of the Empire. Such matters were left to governing bodies more directly responsible.

Today, as we take the necessary steps leading to the recapitulation of the beautiful, peaceful, and prosperous life experienced at that time, the position of the Lemurian Fellowship, as it relates to the forming New Order, is much the same as was the relationship between the *Thirteenth School* and the first civilization. Although it is not composed of Elder Brothers, the Board of Governors has the same jurisdictional standing and authority as did the Elders (and later the Elder Brothers) of the *Thirteenth School* in the affairs of the forming civilization.

In compliance with strict California law, the Lemurian Fellowship also bears full legal responsibility for the proper management and conduct of all subsidiary organizations now or later affiliated with the Great Work. Since this conforms ideally with the basic Plan of the *Lemurian Brotherhood*, it is essential that the Fellowship be regarded



as the final mundane authority in all matters connected with the Lemurian Program.

Although the Fellowship bears considerable authority, we wish to emphasize again that it is *not* a Brotherhood. A Brotherhood as referred to in these lessons is made up of Elder Brothers, and any mundane organization representing itself as a Brotherhood in this sense is either misinformed or attempting to mislead. The Fellowship neither states nor implies that members of its staff have attained any such remarkable degree of advancement.

The Lemurian Fellowship is the outer preparatory school, or physical channel, through which the *Lemurian Brotherhood* is releasing the information essential to building the New Order. The relationship between the two is much the same as that which existed between the Elders and the Lords of Venus and Mercury during the period when the first civilization was taking shape.

### *The Council of Seven*

As stated earlier, *all* of the Brotherhoods are working toward the integration of the New Order. Actually, the Fellowship operates under the direct supervision and guidance of what is known as the *Council of Seven*, which consists of the heads or Masters of seven of these Brotherhoods. All are intent on furthering the advancement of humankind, yet because of its vast experience and the completeness of its voluminous records, it is the *Lemurian Brotherhood* that has been selected by the rest to formulate and implement a plan that will bring about the establishment of a New Age civilization. The task of coordinating the efforts of the various Brotherhoods, as well as the activities of those on the Physical Plane who are also working toward the precipitation of this plan, comes under the jurisdiction of this great Brotherhood. Later lessons will give further information concerning these groups of Elder Brothers. You will learn more about the part the Great Ones play in human affairs. Soon, the entire concept of "higher guidance" will become clear and will take on deeper meaning for you.

### *Countless Attempts to Build a Better World Have Failed*

This is by no means the first effort to bring about a better way of life, although it is the first time the Great Ones have taken such an active lead in recent times. Many have been the panaceas and many the wars intended to free the world of unsatisfactory and disheartening conditions. Plans for social reforms and ideal societies are legion. Idealistic Utopias, where all is carefree bliss, have ever been the dreamer's delight.



Groups of individuals sharing common ideals have tried again and again to establish some sort of community life where all participating might live in permanent harmonious agreement. Yet none have succeeded because the planners were obviously insufficiently informed about cosmic principles and the need for people to use them properly if the Kingdom of God is to become a reality.

### *BASIC LEMURIAN IDEALS AND PRINCIPLES*

#### *"Isms" versus the World of Free Enterprise*

For many years, political ideologies such as socialism and communism have vied with each other and with monarchy and democracy for supremacy, each determined to bring about a worldwide new order based on its own political concepts.

The principal fallacy of socialism is the assumption that because all people are equal, they are entitled to the equal distribution of wealth. It advocates taking from the competent and skilled and giving to the improvident and unskilled. Under such a system, all would be reduced to a common level and no provision would be made for the reward of merit or for rendering constructive service.

The communistic political philosophy is based on a regimented citizenry in which the welfare of individuals plays no part in the established rule, and where they have no opportunity to express individual initiative. The resulting power is absolute dictatorship under which the populace has no choice.

It is inevitable that the attempts of both will result in ultimate failure, for these systems deprive people, not only of the opportunity, but the will to grow and develop in accordance with God's Plan for all life.

The capitalism practiced in many democratic societies promotes greater independence, self-reliance, and initiative. Yet, there are drawbacks to this philosophy too, as it usually allows for the private ownership of vast accumulations of wealth that can be passed down to one's heirs, whether or not they have earned this. It can also create false impressions of prosperity when markets are unscrupulously manipulated or when people rely too heavily on borrowing. As democracy truly approaches equal opportunity, educational equality, and fiscal soundness, it will move closer to those qualities that will be the basis for the new civilization.

### *The Forthcoming New Order*

In the New Order that the Great Ones have in mind, there will be no elements to inhibit the individual's progress. It will have as its foundation the Teachings of Christ which, in themselves, are based on cosmic laws instituted by God for humanity's greatest good.

### *Equality of Opportunity*

The Lemurian Philosophy, in common with the Declaration of Independence of the United States, affirms that all people are *created* equal. But it neither states nor implies that all continue to be so. The Lemurian Philosophy maintains that the only cure for inequality in earning power lies in educating and training the less skilled, and then providing equal opportunity for employment according to the *ability* of the individual to serve and produce.

*There can be no equality of opportunity where there is inequality of capability.*

No person with a humanitarian outlook on life will deny that every individual should have an equal chance in the world to prove his or her qualifications for higher position. No one will deny that every man and woman should be ranked as equal before the law of the land. Yet, what reasoning individual will class the man who has proved his fitness to survive with the man who has not; the woman who has sacrificed to accomplish her goal with the woman who lacks motivation and drive?

The person with the most skill and experience should always get the job, not the one who simply has been longest out of work. The remedy for unemployment is not to handicap the individual who has demonstrated his usefulness to the community, but *to educate those who are unable to qualify so they can take care of themselves.*

### *The Ideal Society*

In an ideal society, each person is offered every possible opportunity for improvement — physically, mentally, spiritually. Each person is compensated in proportion to the value of the service rendered — the greater the service, the higher the compensation. In an ideal society, each person is advanced, not according to *whom* he knows, but *what* he knows. Each must realize that success or failure is a personal challenge that must be met in a personal way. Those who aspire to become citizens of the New Order must learn that equality is not a matter of law, but of achievement. *There can be no equality except among equals.*

When people grasp the fact that in an ideal society each individual must perform a definite service, that each is necessary to the well-being of the other, and that each should be compensated to the full value of the service she performs, then civilization will have reached the stage at which it is entitled to the name. Peace will dwell in our midst and people will experience a deep sense of accomplishment and satisfaction in return for their efforts to advance.

Instead of the serfdom of a regimented citizenry under communism, the stripping of the "haves" for the benefit of the "have nots" of socialism, or the artificial creation of wealth through economic manipulation of capitalism, the New Order citizenry of the future will consist of self-sustaining, skilled people fully capable of exercising their God-given power of self-determination in strict conformance with divine principles.

In fact, each one aspiring to citizenship in the New Order must demonstrate this ability before he may become a citizen. The New Age civilization we are talking about will be an organized cooperative society actuated by true Christian ideals, where neither selfishness nor greed will manifest because each individual will have experienced the superior benefits that inevitably follow compliance with cosmic law. Every citizen will be judged according to merit and rewarded according to performance.

### *The Elevation of Society*

Rather than a leveling down of society, these principles will result in its elevation, ensuring prosperity, security, and peace of mind that can occur only when the Golden Rule becomes a reality. Everyone will be eager to contribute their skill and knowledge to the common good because they will have experienced the benefits of doing so, assuring for all time the well-being of the civilization of which they are a conscious and active part.

Because the framers of the Declaration of Independence and the Constitution of the United States were willing to sacrifice their lives and fortunes that this country might be established on the proper basis, they obviously understood that the United States of America was destined to inaugurate the New Order. That these men were highly advanced and no doubt Initiates is evident from the wisdom portrayed in the drafting of these immortal documents.

The Declaration of Independence is still the most fundamental statement of human rights and privileges ever conceived by any political government within recorded history. "We hold these truths to be self-evident: That all men are created equal; that they are endowed

by their Creator with certain inalienable rights; that among these are life, liberty, and the pursuit of happiness . . ." conforms perfectly with basic universal principles.

### *Worthwhile Ideals Require Action*

The coming New Age civilization with its attendant cooperation and harmony among the peoples of the world is a beautiful ideal to contemplate, but pondering and discussing its desirability will not bring it about. We must do something to make it happen! A spirit of cooperation that will bring the desired goal can come about only through the efforts of intelligent and dedicated individuals who have demonstrated by their own way of life that such a condition is possible when Lemurian principles are adhered to.

Under the supervision and guidance of the Lemurian Fellowship which, in turn, acts under the direction of the *Council of Seven*, a nucleus of trained individuals has been and is uniting to form the foundation on which the New Order will be built. When this is fully accomplished, the great Plan of the Brotherhoods will be under way.

To achieve real satisfaction from life, our thoughts and efforts should be directed toward some worthwhile goal; otherwise, all we have and do seems pointless; we become frustrated and vaguely unhappy. Such are the circumstances today with people attaching exaggerated importance to material things and to filling every spare minute of their time with more or less meaningless activity. Sad to say, the majority have no real purpose in life.

Yet, while this is a time of turmoil, frustration, danger, and insecurity, it is also a time of challenge and opportunity. People are happiest when they assume responsibility and work toward worthwhile goals. Realizing this, and with the incentive and guidance given us by the Great Ones, it is expected that more and more individuals will accept the challenge and bend their energies toward building a society and culture that will truly become the Kingdom of God here on earth.

While there is still time, and because of your higher aspirations and desire to serve, the challenge becomes especially important to *you*. Opportunity is knocking at your door, inviting you to develop your potentialities and achieve that sense of satisfaction that will enable you to help others of this and succeeding generations who need direction. So let us think, and act, and together immerse our lives in the Work of the Great Ones to the end that we may help fulfill *Christ's promise as it is reflected in the great Plan of the Lemurian Brotherhood*.

## THE LAW OF COMPENSATION

### *The Immutability of Cosmic Law*

The universal laws established by the Great Intelligence we call God operate with unfailing precision. They can be neither circumvented nor avoided. Any attempt to escape their inevitable outworking will prove futile, for sooner or later the cosmic laws which govern the universe are always fulfilled. Because people often ignore, or try to outwit, this basic truth, they pay for their transgressions through pain and suffering. And unfortunately, the pattern will not change until we ourselves change and accept the immutability of the laws and principles God has established for our greatest good.

### *Compensation and Balance*

In this lesson, we will explain the Law of Compensation, a principle closely related to the Law of Action and Reaction.

The statement, "There is no such thing as something for nothing," implies that we must compensate for everything we receive, and there are countless ways we need to cooperate with the Law of Compensation if we hope to achieve and maintain a high degree of balance in our lives and affairs.

Long ago, when we originally became Egos and part of this human life wave, our first incarnation found us cosmically indebted. Why? Because at that beginning of our egoic journey, we had not yet compensated for the air we breathed, the water we drank, or the food we ate in sustaining life. While these essentials were all around us — apparently available for the taking — they were not free in the cosmic sense. Nor are they free today. Cosmic balance can be maintained only through voluntary or involuntary compensation, because every element of life must be paid for in one way or another. Like the Law of Cause and Effect, Compensation is another of the great underlying laws of the universe that directly affects us.

Whether we agree or disagree, whether we like it or not, the self-executing laws of God and Nature are always with us, and there is a sense of peace and assurance that comes from knowing these laws are unfailingly just. In this age of greater enlightenment, the Law of Compensation should be of special interest to us, for it is through this principle that the delicate cosmic balance of the universe is sustained, and that means everything, from the simplest atom of matter to the far reaches of God's incomparable creation.

### *Involuntary Compensation*

In the lower, *non-egoic* realms of nature — the mineral, vegetable, and animal kingdoms — an *involuntary* form of compensation takes place. It is involuntary in the sense that it does not involve mind, intellect, or reason. Compensation occurs automatically. In nature, for example, ecosystems are self-sustaining, one form of life providing sustenance for another, as long as humans don't disturb them unduly. In so many ways, we see the ebb and flow of involuntary compensation taking place day in and day out.

Moving up the scale into the human realm, we become aware of the involuntary compensations constantly occurring within our physical bodies. To digest, to cleanse, to purify, to replenish, to cast off, to rebuild, to stimulate, to rest, to warm, to cool — all of these involuntary functions include involuntary compensations, which together serve to prevent physical imbalance and disease.

Gradually, as we grow more advanced, we learn to exercise greater control over these involuntary processes until eventually, they become voluntary. Yet, it will be a long time before we will be able to gain *complete control* over such bodily functions as respiration, blood circulation, heart action, waste elimination, the flow of gastric juices, or glandular secretions.

There are also involuntary compensating events that take place in our lives whenever it is evident that we do not intend to compensate of our own free will for goods or services, for love and affection, for kindness, counsel, spiritual help, and other elements of social exchange. Compulsory compensation of this kind never occurs until a person has been given ample opportunity to compensate voluntarily. Whether we fail to compensate because of ignorance of cosmic law, or simply because it is not our nature to do so, makes no difference. The law is impersonal, and it operates regardless of ignorance or motive. Keep this fact in mind and it may save you much unnecessary heartache.

Usually, compensation that comes about in this way results in personal loss or misfortune. Of course, the automatic withdrawal of credits from one's cosmic account might not even be noticed as long as there are credits to draw from, but if the account has a debit or negative balance, there is no cushioning effect and the cancellation is bound to result in suffering or hardship. Each time such an event occurs, the process brings one's account into better balance, or equilibrium, as we think of it in the cosmic sense. Obviously, the best way to avoid this type of misfortune is to stay ahead by compensating voluntarily for all you receive — and then add a little more for good measure.

### *Voluntary Compensation*

Throughout the realms of *egoic* life — the human, Angelic, Archangelic, and Celestial life waves — compensation becomes a progressively increasing *voluntary* matter. The more the Ego evolves upward toward the godhead, the greater must be his or her voluntary compensation. In other words, beginning with human egoic life, the Law of Compensation first gains recognition. Then, as an Ego progresses, the principle gradually earns more and more respect, until eventually, voluntary compliance becomes a habit and an established part of one's being.

Among the many forms of compensation, we are perhaps familiar with only a few of the more obvious ones, such as payment to others for goods and services, compensation in the form of salary or wages, reciprocation for favors and special kindnesses. Equally important, though less obvious, are situations which ordinarily we do not think of in terms of compensation. So let's consider several aspects of the Law of Compensation that will help us apply these principles to our personal lives and enable us to maintain a credit balance in our cosmic accounts.

### *Compensation in Our Work*

People who work for a living — wages, salary, commission, professional fees — are familiar with compensation as it relates to what *they* receive for *their* service, but they are less likely to think in terms of their outgoing compensation to those they work for, or otherwise serve. If you are employed, not only do you receive a paycheck for what you do for the business, but your employer is likewise compensated by your service, and is willing to pay you for it. The ideal represents a balance between what you are paid and what you give in return for that pay. Yet in today's society and economy, there are situations where such an ideal balance is the exception rather than the rule.

For example, employees tend to think that their work contribution is worth all and more than they are being compensated for. They may view their service as more valuable than it really is — financially and cosmically. Unfortunately, there is no practical way of determining whether or not this is true, especially when the difference is only marginal. Only by carefully analyzing your feelings toward your work can you know if your compensation to your employer is less than, or greater than, what you are being paid to do. You must know within your own heart when things are right and when they are not.

Whether you are an employee or an employer, you can only control the nature and extent of your own contribution to such an association



— your own compensation. You can't change the attitude of the other person, or whether or not he complies with the law. After all, you are the one who is seeking to avoid a cosmic indebtedness through neglect or the misuse of cosmic principles. So make certain that you are fulfilling the Law of Compensation as it applies to you, and be content to let other people work with their problems as they see fit. This is not easy to do, particularly where the other person's shortcomings seem so much more obvious than your own. (This, of course, does not apply to situations where an employee needs to be released or decides she needs to seek other employment.)

If you are employed, here are some questions to ask yourself as you begin to think in terms of compensating for your job and the opportunities it affords.

1. Do you do the very best you can in your job only when you are content with your work schedule, your environment, the salary or wages you are paid, the attitude of your boss or your co-workers?
2. Do you tend to do only what you think you are being paid for — only what is expected of you — and no more?
3. Do you compare yourself to co-workers and if they don't appear to be carrying their weight, decide that you are going to do the same?
4. Do you try to avoid responsibility; fail to express initiative; procrastinate in getting to tasks or projects that are either stressful or uninteresting to you?
5. Do you try to adjust what you feel your employer "owes" you by appropriating stamps or supplies from the office, or by "liberating" other company goods?
6. Do you take advantage of your employer by being late for work in the morning, by taking extra long coffee breaks, or by appearing to be busy when actually you are not?
7. Do you use company time for personal errands, e-mailing friends and family, surfing the Internet or playing games?

If you are thoughtful and trustworthy about such things, then you are on safe ground compensation-wise. But if you have fallen into any of these common patterns, or if in any way you are doing less than your best, then you should know you are not compensating fully for the opportunity to earn a living your employer has given you. Day by day



you are going into debt — cosmic debt — and you can be sure that if you don't change your attitude (or your job if it doesn't suit you), the time will come when your lack of voluntary compensation may result in an involuntary cancellation and you could find yourself among the unemployed.

If you are an employer, you should be certain that your employees are being fully compensated for the work they do. It has always been a temptation to hire those who will work for less or do more than is expected for the normal rate. But again, this can result only in cosmic debits and possibly some sort of loss or misfortune later on. It would be better to be overly generous than to take a chance and possibly delay the advancement you seek.

As an employer, treat your workers fairly so that no indebtedness between you is allowed to accumulate. More than anything else, thoughtfulness and consideration for others will do much to help you maintain a credit balance in your cosmic account. And you may be surprised to see the positive impact this has on the stability and success of your business.

#### *Compensation for Gifts, Favors, Kindnesses*

People who tend to accept gifts, favors, and kindnesses from others without compensating in return, or without performing comparable service for someone else, are inviting cosmic indebtedness. But as a Lemurian student, it's unlikely you would fall into this category. As you become more familiar with the way the Law of Compensation works in everyone's life, you will soon learn to cooperate with it and increasingly enjoy the benefits of a balanced cosmic account.

If you tend to overlook considerate things others do for you, or take such thoughtfulness for granted, why not make a special effort to repay these kindnesses so you don't incur debits and lose valuable credits through your neglect? Debits simply cancel credits, and unless you have a surplus of credits to fall back on, the time could come when there might be none left to cancel. Then you would be subject to loss or misfortune.

#### *Compensate for all you receive!*

It's that simple. But even so, it may not be easy at first. It may take time to convert the idea into a habit, yet persistent effort should bring the success you desire. So why not start an objective program of compensation today?

Usually, a person will repay a kindness directly to the one it came from. But this is not always practical, nor is it always necessary. Sometimes it is a kindness to allow another to give a gift or perform a service without directly compensating her, so she may receive the full benefit of the cosmic credits and pleasure they earn. Other times, circumstances don't permit direct compensation to the giver, so we must find other ways of handling the matter. For example, if a relative or friend should die and unexpectedly leave you a bequest of money or property, you obviously could not repay the deceased person. So what do you do? The only thing you could do would be to handle the funds received in a responsible way. You could also use some of it to give to others; or you could give of yourself and your substance to offset, in cosmic credits, what you received.

In another example, suppose you were given things of value by someone for whom you could do nothing in return which would be of comparable value — someone who really had no need for what you might do to compensate directly. Naturally, you would express your gratitude, but this alone would not discharge your obligation. The matter of full compensation would remain to be considered.

In situations like these, many people find it easy to sweep their conscience-pricking thoughts about compensation under the rug. They rationalize their good fortune by saying to themselves, "Maybe this was something I had coming to me, perhaps compensation I've earned for service previously rendered." This could very well be true, but how do they know for sure? They don't. Their conclusion is simply conjecture — how they would like things to be. So to avoid the possible loss of cosmic credits, it would be better to figure on compensating for any such beneficence by doing something to help or bring pleasure to others. Services rendered become credits earned. Keep this in mind and you should have no problem knowing what to do to keep your cosmic account fortified with credits.

### *Compensation in Marriage*

Within the framework of marriage, a husband and wife have countless opportunities to give, to receive, and to compensate one another for the many thoughtful acts and considerations that form the basis of a true and lasting union. Here, more than in any other type of association, cosmic credits — and unfortunately debits — are generated each day, causing the cosmic accounts of the partners to fluctuate in accordance with the nature of their marital relationship.

If you want to make the most of your marriage, and in doing so improve the condition of your cosmic account, you must be willing to share the

responsibilities and sacrifices, as well as the pleasures and conveniences of your association. There is no person-to-person relationship where the Law of Compensation comes into play more frequently or more effectively than it does in the lives and affairs of a husband and wife. If you work together conscientiously to make a success of your marriage and try your best to compensate one another for what each contributes to its success, your union is bound to prosper. And as it does, the complexion of your individual cosmic account will grow and reflect a positive, sharing attitude.

In assuming the responsibilities of a marriage partnership, you should realize that you can no longer live and plan according to your own desires. Instead of consulting family or friends on personal matters as you once did, your decisions must now be geared to bring satisfaction and benefit to both of you.

### *Communication is a Key*

Exchanging ideas and confidences, discussing things which affect you individually and mutually helps maintain harmony and trust between you. But avoiding your mate in such matters tends to create a breach which results in diminished understanding, and in time, perhaps no meaningful communication at all. When you accept your partnership for what it should be, each of you participates in the other's life and affairs. Problems and responsibilities seem lighter because they can be shared with someone close and special you can depend on for understanding and support. By being forthright and honest with each other; by discussing your problems, feelings, and experiences together, both of you add to the success of your marriage and to the happiness you have earned.

Communication in marriage is often a key to its success, but the manner of communication and the motive behind it need to be considered. If your purpose is to change your spouse, to bend him or her to your will without compromise or sacrifice on your part, your communication will likely be composed of criticism and complaints. This leads only to disharmony, for the spouse must either make a major sacrifice, usually accompanied by resentment, or disagree vehemently, ending in a stalemate. Always consider the feelings of your spouse first. Give him or her the benefit of the doubt. Approach even the most difficult subjects you have to discuss by putting yourself in your partner's shoes, and treat him or her as you would like to be treated or approached.

If you tend to be reticent about communicating, try to see your discussions as an opportunity to gain strength and know that your de-

termination to work toward a fair compromise, not just “give in,” helps your union.

### *A Home Should Be a Haven*

Creating a home involves far more than simply acquiring and furnishing a place to live where you can come and go conveniently. A home is the synthesis of love, warmth, and understanding; it is the one place where welcome is always waiting for you — a retreat where you can truly be yourself in an atmosphere of harmony, comfort, and ease. A home is where you know someone is concerned about how you feel and what happens to you, and shows it through special attention.

If a husband comes home feeling edgy and tense after an especially bad day at work, an understanding wife will know he is not his usual self, and she won't consider his complaining manner and general dissatisfaction with things as being criticism of her. Instead of retaliating, she will simply allow him to blow off steam until he simmers down, or gently coax him out of his mood if he is one who responds to that kind of persuasion. The alert wife knows what to do and will do the right thing because she understands the reason for her husband's mood.

He, on the other hand, can also understand her getting upset when he tracks dirt onto the living room carpet after she has just had the rugs cleaned. If he is wise, he will lose no time using the vacuum to restore things to what they were. He may add to this by helping her with the dishes, or suggesting they go for a drive, or to a movie to relax.

### *Indulging Your Mate*

Building and maintaining harmony in your marriage requires that you recognize, understand, and sometimes indulge your mate's needs, habits, feelings, and ways of thinking, even though they differ from your own. To seek to control each other's thoughts and actions through nagging or criticizing leads only to disharmony. Each should try to accept the other as an individual and adjust personal habits and desires toward greater compatibility.

### *Compromise vs Conflict*

Let's look at one of the greatest sources of disagreement between marriage partners — finances. One partner may feel that the home is most important and will tend to spend accordingly; the other may prefer to place the emphasis on clothing, or entertainment. One may feel it's important not to overindulge the children while the other may

spend freely and lavishly on them. No matter what your values are, you must be willing to compromise with your mate and be certain your spending and saving habits satisfy both of you.

To accomplish this, you will have to be frank with each other about your income and personal expenditures. You will need to plan together and budget realistically, as well as accept the good and the not-so-good results of your shared responsibility.

Even if one partner is the sole support, both should have a say in how the money is spent. A husband should realize that a wife who stays at home is working for his welfare, just as he is for hers. She is entitled to her share of the income to use for family and personal expenses as though it were her own, rather than having it doled out according to need.

If you pay your bills promptly, it could be exasperating to watch your husband put overdue bills aside, buy things on credit, and accumulate debts. Equally disturbing would be a wife who is unconcerned about how hard her husband works to provide a living for them, and who squanders the money he earns on luxuries they can ill afford; or the husband who allows his wife only enough money for each day's necessities — a habit that reveals his lack of confidence in her, or his desire to make her dependent on him.

### *Turning Common Problems Around*

If only the husband works outside the home, he may resent the supposed leisure time his wife seems to have while he is hard at work and so, arriving home in the evening, considers his time more or less his own. His wife, on the other hand, convinced that homemaking — especially where children are concerned — is a seven-days-a-week job which extends from early morning until late at night, in turn resents what she sees as his lack of cooperation with household chores and child care.

Such attitudes are unreasonable, and married couples should guard against them, particularly where the husband and wife are trying sincerely to fill their respective roles in marriage and in life. Mutual consideration, trust, and appreciation for what each contributes to the other's comfort and well-being helps to balance the marriage relationship and increase its value to those who truly seek advancement.

Think about how you approach your marriage partner. Are your thoughts mainly on what's wrong with him; how if only he would treat

you differently, act differently, do what you want him to do, your life would be better? It can take some real soul searching and willingness to be honest with yourself to admit this, but if this is your tendency, you can be pretty sure you won't achieve the harmony you seek in your marriage. If instead of complaining, you try thinking of your spouse more than yourself; indulge him; do something nice for him; change yourself, you may find to your amazement how "changed" he becomes.

### *Sharing Interests*

You can do much to blend your personalities too, and increase your compatibility, by taking a more active part in each other's interests. This doesn't mean you must share all of each other's interests; it is more a matter of trying to know at least something about what appeals to your partner. For example, if your husband is something of an amateur photographer, you don't need to become one, too, but you can show your interest in his pictures and his cameras, as well as ask him questions about his hobby. You might also give him a subscription to a photography magazine you feel he would enjoy. He, on the other hand, could ask you to help him understand your enjoyment of bird watching and learning about native species so he wouldn't feel so completely unacquainted with this part of your environment. Often the reason people lack interest in something is simply because they know little or nothing about it.

Enjoying the company of old friends and making new ones is another way of enhancing your companionship and flexibility. You need the stimulation of friends just as you need the change an interesting hobby affords. Choosing friends both of you can enjoy is important, even though this may not always be possible. There are, of course, situations where some people just don't get along with each other. If one partner has a friend the other partner dislikes, there is no reason to force their getting together if it leads to unpleasantness. The importance of the friendship must be evaluated according to how it affects the harmony of your marriage, and once this is done sincerely and objectively, a satisfactory solution will soon suggest itself.

Keeping up your personal appearance and attractiveness is important, too. When couples allow themselves to become sloppy about their appearance and habits, they are likely to lose the mutual enchantment they once enjoyed. And when either partner begins to take the other for granted, it is a real warning sign that shouldn't be overlooked.

These are typical of the thoughtful things you must do for each other to sustain your closeness.

### *Teaching Children Compensation Principles*

In the section of this lesson entitled *Children and Economics*, you will find suggestions that will help you teach your children the basic principles of the Law of Compensation. With your guidance and patience, they can be taught to understand and appreciate some of the fine points of this inescapable cosmic law, and begin to form habits early in life that will help them in later years to maintain a balanced outlook toward life and their associations with others.

If you want to begin teaching these principles to your children, make up your mind that they will have to be *taught*. Hoping they will follow your example and do as you do is wishful thinking. For a time, it may have to be a matter of “do as I say — period!” In other words, by all means be an example to your children, but don’t count on their eager acceptance of what you want them to be — or do.

It’s a fact of life that many youngsters are much more easily influenced by their peers, TV, and the Internet than by their parents, so your guidance may have to include some insistence until the idea of the *need to compensate* takes root. Help them observe specific instances of goodness coming to them that can be related to their having earned cosmic credits or compensated. Once they begin to see that the law really works, not only because of what they do to compensate others, but how it also serves to benefit them, they will become more enthusiastic about the concept and will gradually make it a part of their daily lives.

Adults today who may have had such training when they were young are fortunate; those who did not, can no doubt see the advantage of helping their children gain a basic understanding of this all-important principle which is woven throughout the entire fabric of Nature. Habits formed early in life, even when we don’t fully understand the reasons, tend to become so ingrained they become part of who we are and can surely change our lives for the better.







## TITHING — A COSMIC PRINCIPLE

### *Origin of the Tithe*

In the lesson chapter, "Background of Mukulian History," attention is drawn briefly to Dr. Stelle's book, *The Sun Rises*. Details of this remarkable account of the formation of the first cooperative society on earth were taken directly from the Akashic Record. The book tells how the leaders of that early beginning were given help and guidance by two highly advanced Egos: Lord Lithargos of Mercury and Lord Hiroto of Venus. As the civilization unfolded, the guiding influence of these Great Beings was carefully woven throughout the ideals and principles that formed the foundation of the incomparable Mukulian Empire. Tithing was one such principle.

It is interesting to know that the concept of tithing goes back so far in history — at least 78,000 years, and perhaps even more. In *The Sun Rises*, Dr. Stelle recalls:

. . . at the suggestion of Lords Hiroto and Lithargos, the principle of tithing had been established, and each citizen gave one-tenth of his produce to the Council for the support of those who were engaged in public projects. At first, the tithes took the form of cattle, fowl, grain, tools, tanned hides, pottery, and other items the people produced . . . To the people of the Rhu Hut Plains, tithing was an expression of gratitude to God for the good which was theirs, and in using it for the good of all, the Council was furthering God's work by helping man make the most of his environment.

Naturally, the living standards at that time were simple, so in being compensated with goods, those engaged in public projects received everything essential to their support. Later, as money was used more extensively, it replaced the goods previously tithed.

### *How We Can Compensate God*

Since the Law of Compensation is one of God's immutable laws, it follows that we who are a part of His universe must compensate in some way for what we receive from Him. Yet in today's material world the idea that we will benefit spiritually through compensating materially can be a challenge for those who may remain skeptical about life's

deeper meaning. Failure to compensate for what we receive simply results in an accumulation of debits which must be offset by commensurate credits to keep our cosmic accounts in balance.

But how does one compensate the Creator? What can we possibly give to God in return for His love, His compassionate understanding, His generosity?

We can compensate God by striving to make ourselves more like Him each day, by seeking to build strength and virtue in place of weakness and fault. We can compensate by learning to love our neighbors as we love ourselves, by trying to become true examples of our Lemurian Teaching, and by helping others like us, who are also traveling the difficult path of unfoldment.

In short, we compensate God best when we sincerely do our best to fulfill our twofold purpose in life.

In addition to this, we can also compensate God through the practice of tithing — by systematically giving a tenth of what we produce for ourselves as an expression of gratitude to the Source, and as a help toward furthering His Plan for egoic advancement. Tithing involves the consecration of what we earn and receive through our application of God's laws and our use of the bountiful resources He has given us to work with.

Tithing differs from charitable donations or contributions, which are spontaneous offerings of goodwill which we give from time to time because we are concerned about others less fortunate than ourselves, or because we wish to help forward some special project. Tithing, on the other hand, is a part of our lifestyle; an acknowledgment of the fact that from God all earthly blessings flow. And in partial compensation for these, we gratefully set aside a share of what we receive so that God's Plan for mankind may one day reach fruition.

### *Decisions Associated with Tithing*

While the principle of tithing has been practiced throughout the world for centuries, there are still many people who know little or nothing about it. Perhaps the concept is new to you. If so, you may be saying to yourself at this point, "I understand how my effort to become a better person will help to compensate for God's blessings, and I really want to do this. I also understand the idea of returning to God a part of what I personally take, or accept, or use from His universal supply, and I am willing to do this too. But how practical is it? God

has no need for material things such as goods or money, and if I place my tithe other than on His doorstep, so to speak, how can I be certain that I am fulfilling the tithing principle and not merely being foolish?"

It is because such questioning is rather common (though seldom expressed) that we are trying to give the Lemurian student a realistic explanation of tithing and the place it fills in the Plan of the *Lemurian Brotherhood*.

In the Lemurian Philosophy, reference is often made to "God's helpers." No student would take issue with the fact that the Great Beings of the Celestial, Archangelic, and Angelic Planes are classified as God's helpers. And no doubt the Elder Brothers, Adepts and Initiates of our life wave would also be accepted as such — at least by Lemurian students. But below this level of advancement, opinions are as varied as are the egoic backgrounds of those who have such opinions.

For example, some have an inner feeling or conviction about the authenticity of the Lemurian Fellowship — the physical channel of the *Lemurian Brotherhood*. Others tacitly accept with something of a "wait and see" attitude. A few would prefer proof *first*, before they commit themselves to any mundane organization that claims to be working toward the building of a New Age society and culture which will have none of the flaws that doomed previous civilizations. As most of us know by now, the Great Ones make no attempt to *prove* such things to those who are skeptical. Yet there is proof for those who sincerely want to understand. It is a matter that rests with each individual — an unassailable conviction that grows out of one's application of the Lemurian Philosophy and the resulting egoic unfoldment.

In weighing the matter of tithing, and the question of to whom the tithe should be given, one must feel assured that his tithe — his expression of gratitude to God — will actually be used to further God's Plan for the advancement of humankind. Unless he is convinced of this, he will be unable to tithe in the true spirit of the practice, and will fail to experience the full benefit of a concept that has been a major factor in the success of many prominent persons, organizations, and religions throughout the world.

Yet, for the Lemurian student who has caught the vision of the future, such a decision should be easily resolved. With what we have learned about the evolutionary progression of all life, the human Ego and its twofold purpose, the existence of highly advanced Beings, and the Brotherhoods through which they function; with the information we have been given about the *Lemurian Brotherhood* and how it was

chosen to release its Master Plan for the integration of a New Order of the Ages, and with the practical pattern of thought and action which, if followed, will assure the egoic unfoldment of those who aspire to earning citizenship, it would be difficult to find a more qualified channel for God's work — and for one's tithe.

### *Tithing — A Service to the Great Work*

In looking at the problems of society today, and in considering the responsibility that has been placed on the mundane channel of the *Lemurian Brotherhood*, the task ahead seems almost insurmountable. The hope of being able to combat rampant commercialism, to curb the desire for personal power, to control the present trend toward escapism, to counteract any disdain for the type of thinking and conduct that would characterize the Kingdom of God, seems remote. Yet, precipitation of the Plan of the Elder Brothers is already underway.

Those who want to become a part of the now-forming New Order are the ones who must actually bring it about. It will be a matter of *sharing* in the precipitation, and of *earning* citizenship — not of moving in when the job is done. It will be the outworking of intense desire all the way — the result of a precipitation that will include for all aspirants, the giving of thought, energy, and substance toward its success.

*To what better use can we dedicate our tithes!*

Not only do the tithes of Lemurian aspirants help to promulgate the Philosophy throughout the world, but also to implement the mundane program as steps are being taken to establish the nucleus of the New Order in Southern California. In addition to this, anyone who chooses to tithe to further the Lemurian Program, identifies himself with the Great Work of the *Lemurian Brotherhood*.

### *Tithing Calls for Proper Spirit and Attitude*

People who tithe out of a feeling of obligation, or simply because they were brought up to tithe, are likely to consider the practice coercive, expensive, and for the most part, unwarranted. And why shouldn't they react this way, when there is so little reliable information available concerning the cosmic aspects of tithing?

From the standpoint of income and outgo, one's tithe would naturally fall into the latter category because it is something "paid out." Yet, it is not an expense. The most fitting definition would be to call it an *investment*. Not in the sense that stocks, bonds, or interest-bearing

accounts are investments, but the tithe is such because of the benefits that accrue to the person who tithes regularly and in the proper spirit.

When a person tithes because she is grateful for all that she has in life, and because she voluntarily wants to acknowledge her gratitude in a way that will be helpful to others, her tithing reflects the spirit and attitude that the Lords of Venus and Mercury must have had in mind when the concept was first introduced to the people of the Rhu Hut Plains. In effect, she is saying to God and to the Great Ones: "This I give in appreciation of the countless blessings that have come to me through your loving help and guidance. I give it gladly, believing that in some way it will be used to help others who also seek truth, enlightenment, and the fulfillment of life's purpose."

Looking at the tithe in this manner, how can anyone think of it as an expense? To dedicate your tithe to the betterment of humankind automatically guarantees an increased return to you for the good it accomplishes. Keep this in mind and you will grow to regard the practice of tithing as a joyful privilege. Can you imagine that God and the Great Ones would want us to view it otherwise?

Tithing to further God's Plan is not something we do for ourselves, but for others. Even though we personally benefit as a result, the act itself serves to help us fulfill the second phase of the twofold purpose of life.

#### *Analysis of Record, Plus Change, Enables Tithing*

Some people — especially those who live from paycheck to paycheck — tend to believe that tithing would be an impossible burden to them, their reasoning being that you just can't take something from nothing. Those who regard the tithe as an expense or a tax-like expenditure, would naturally think this way. And from their point of view they would be right. But once they begin to see the process as it is outlined above, and make a simple start — based on the suggestions we will make next — self-imposed limitations will gradually disappear, and not only will regular tithing become possible, but it will prove so beneficial in the overall affairs of the tither that he will have no desire whatsoever to discontinue the habit. There is a redounding benefit when the principle of tithing is observed in the proper spirit.

In other words, if the idea of tithing seems impossible to you, or at least premature, you may want to take another look at the matter by way of the Lemurian approach. Consideration of tithing from the cosmic standpoint could change your whole motivational attitude and enable you to do what you may have felt was beyond your ability.

Added help toward such a change can come through the analysis of your Personal Lemurian Record, and in this lesson, we have devoted an entire section to the subject. By viewing the tithe as the Elder Brothers would have you see it, and by following the lesson suggestions on how to upgrade your economic affairs, you should soon find it easy to put the principle of tithing into practice, enhancing your potential as one who desires Lemurian Initiation and citizenship in the New Order.

### *Beginning the Practice of Tithing*

Many students who wish to tithe to the Lemurian Program are likely to find their economic affairs so far out of balance that the desire offers little hope of fulfillment. Yet, such a condition doesn't have to go on indefinitely. With the information in this lesson, students should be able to change their economic circumstances by initiating new causes to bring about the effects they desire. Habits of long standing are not corrected overnight, so a lot of patience will have to be exercised while the necessary changes are being made to counteract the limiting effects students have precipitated in their own lives and environments through past thought and action.

Try to look at tithing as a cosmic principle — which it is — and then think about how *your* tithe, along with the tithes of countless other sincere aspirants, will help forward the Great Work of the *Lemurian Brotherhood*.

When properly viewed and practiced, tithing will not be a burden, yet a period of adjustment may be needed. If your current financial affairs are such that giving a full ten percent tithe would prove a hardship, you can begin with a smaller percentage — five percent, or three percent, or even one percent — and gradually work up to the full tithe as your circumstances improve. You will never be more convinced of the practicality of this plan than when you have proven its effectiveness to yourself. And you will be little less than amazed to observe the positive multiplying effect your tithing will have on your overall economic security — your cosmic security.

### *Set Your Tithe Aside FIRST!*

If you hope to tithe regularly without making a hardship of the procedure, you must be willing to follow one cardinal rule: *Set your tithe aside first!* As soon as you receive any income you plan to tithe on, deduct the correct percentage immediately and earmark it, put it out of sight, out of mind, out of temptation's way. If you are inclined to postpone this important step in the process, your good intentions are headed for trouble. Don't yield. Remember, any new habit requires the exercise of self-discipline.

In the past, some students have followed a rather peculiar routine in their tithing. They would wait until the end of the month to add up their income and figure their tithes. Then, having no funds left — and in order to precipitate the amounts needed — they had to appropriate their tithes from the income of the following month.

This whole process is out of harmony with the true spirit of tithing. It has overtones of compulsion and duty. The expression of gratitude for what one receives should come *first*, not simply if and when it can be managed. At the time of the Rhu Hut Plains, the people tithed one-tenth of what they produced. For example, when their crops were harvested, they set aside their tithes of these and, at stated times, turned them over to the government.

By adhering to the same basic principle today — by withholding tithe amounts from our income as it is received — we carry out both the letter and the spirit of the tithing procedure.

#### *Don't Borrow from Your Tithe*

Even though the tithe amount you have set aside is legally yours to use as you see fit, cosmically it is not yours, because you have dedicated it to God to help further His Plan for the benefit of others. So, no matter how much you *think* you may need part or all of what you have designated, resist the temptation to use it. Try to realize that once your tithe is placed aside, it is no longer yours to spend.

Overcoming the urge to borrow from the tithe today in the hope of paying it back tomorrow is often a point of testing. But once the idea becomes firmly fixed in mind, and proper tithing begins, it will be found that not only is the practice easy to follow and carry out, but the rewards of adhering to this age-old cosmic principle will be many times the cost of the effort and the seeming sacrifice involved. *Seek ye first the kingdom of God and all these things shall be added unto you.*

We can engage in no higher endeavor than that which contributes to the upliftment of others and to the integration of the Kingdom of God on earth. Behind the scenes of the Lemurian Program, the Great Ones of the *Lemurian Brotherhood* watch our progress with patience and understanding. Gently, yet firmly, do they guide us, in keeping with our desire to fulfill the true purpose of life, and to advance along the path of unfoldment toward the ultimate goal of at-one-ment with God. Let us never forsake them.





## THE LEMURIAN SECURITY FUND

### *A Move toward Greater Prosperity*

You may recall the words of Lord Lithargos in *The Sun Rises* when He counseled the leaders of the forming Mukulian civilization on the matter of organizing their society and government. "Since no form of government can long endure or prosper except as each individual member thereof prospers, so, too, may no individual citizen prosper unless the government as a whole prospers. For either the government or the individual citizen of a society to seek to prosper at the expense of the other, or of another, spells ultimate failure and disintegration."

This advice was given some 78,000 years ago, yet the little it has been heeded can be seen by observing the economic mess the world is in today. The world recession of the early 2000s has been a difficult way of learning why people need to conduct their financial affairs in cosmically sound ways. Few seem able to combine the desire for prosperity and the discipline needed to bring it about to the point of actually providing for future emergencies or opportunities. Too many people are totally without savings, and depend on "easy credit" to tide them over. They resort to borrowing "temporarily" to relieve the pressure of financial burdens, or to provide ready cash when unexpected and favorable openings present themselves. Short of funds that would enable them to pay outright for goods and services, they are forced to seek credit and assume the expense of high interest and carrying charges which add considerably to the original cost.

Obviously, such a state of insecurity would be unacceptable for a New Age aspirant. To be a citizen, his affairs would have to reflect a high degree of balance and reasoned thinking. Students who seek to become a part of the New Order with its material security and spiritual well-being, must develop the qualities of character and performance that are essential to this goal. The principles presented throughout the Lemurian Philosophy will guide you toward this end. Yet, only as you come to understand and use what is set forth will you gradually attain this greater degree of unfoldment.

Balance and advancement are not the product of wishful thinking. If we hope to transcend the Physical Plane, we must learn to deal rightly with its material aspects as well as its spiritual ones. Both spiritual and material values are essential to our progress, and as we acquire these, we experience a growing happiness and sense of security.

If any civilization is to endure, it must be economically sound. And since the New Age civilization will be the composite of those who build it, to incorporate within oneself the attributes which will make it stable becomes the responsibility of each New Order aspirant.

### *A Positive Attitude*

A positive, constructive mental attitude is essential to all improvement. It is inseparable from the kind of conditions we want, and without its precipitating influence, we would find it difficult, if not impossible, to improve our economic circumstances.

One of the best guarantees for maintaining a positive frame of mind is having a financial reserve to draw on in case of emergency. Money in the bank can do much to relieve the mental tension brought on by too many monthly bills calling for payment. But not everyone is so fortunate, or has planned far enough in advance, to have such a reserve, especially those who find their income to be only enough to meet their needs. This is not unusual. The question is, how can we even think in terms of a reserve, let alone regard our finances with any optimism, when there is seldom any money left from one pay day to the next? Well, let's talk about what many Lemurian students have done and are doing to develop a *prosperity consciousness*.

### *A Fund that Builds Cosmic Security*

Improvement in one's economic affairs can be developed through what we call the *Lemurian Security Fund* — a cosmically sound, mathematically integrated fund that can lead to the establishment of a worthwhile financial reserve.

Even though you may be one who enjoys a measure of financial security, you would not be studying the Lemurian Philosophy if your life were entirely satisfactory, or if you didn't feel the need for greater knowledge, control of self, and advancement. If you will follow the suggestions contained in these lessons, you will find your life growing richer. Even if you have no need for the sums accumulated through the process we are about to describe, there is a vast amount of good to be accomplished in the world that will require financial aid. And such sums can always be used to help forward the Lemurian Program.

The Lemurian Security Fund is designed to create a feeling of economic well-being through an expanding awareness of the fact that you have available money you *do not immediately need*. Its steady accumulation will gradually convince you that you always have money on hand.

Slowly but surely, you will be building a prosperity consciousness because you will have become prosperity-oriented through the power of this special fund — these special dollars — to act in your life.

### *Building on a Foundation of Four*

Before discussing the details of the Lemurian Security Fund, we want to say something about the number *four* which is the basis of the fund.

In future lessons, you will learn that the *Lemurian Brotherhood*, or *Lemurian Mystery School*, is the *fourth* of the *seven* Lesser Mystery Schools, which places it in the center of the seven, or at the point of *balance*. This is one of the reasons why balance is stressed so much throughout the Lemurian training.

### *Four Represents Balance*

You will also learn later that the universe is divided into seven dimensions, or degrees of vibration: matter-ether-light-*mind*-fire-space-spirit. The *fourth* dimension, or the fulcrum, on which all are kept in balance, is *universal mind*.

So with the *Lemurian Brotherhood* being the balancing influence among the seven Lesser Mystery Schools, and universal mind performing a similar role for the interchange of energy into form and form into energy, we have good reason to use the number *four* as the basis of the Lemurian Security Fund. In our economic affairs, use of the number *four*, and multiples of four, exerts a financial pull in the ethers and creates an atmosphere of security around one's material possessions.

### *Original Four Dollars*

With this in mind, the first step toward building a Security Fund is to accumulate *four dollars*. This you should do regardless of your financial condition, for the procedure to be described is a cosmically sound and beneficial one. Unlike tithing, though, do not simply take this amount from income as soon as it is received. These four dollars must be *saved* from your regular earnings. The amount is to be taken from what *remains after your expenses are paid*. Some students may find this difficult, but when it is understood that this four-dollar amount, as well as the sums mentioned later, may be accumulated a little at a time, the idea is more encouraging.

Keeping a Personal Lemurian Record can help you develop your sense of values to a point where you will no longer experience loss, or the

just-coming-out-even each month that is so common today. Instead, it will enable you to show a *gain* and give you extra money in a reserve which you will not have to spend.

The procedure for establishing a Security Fund is mathematically exact, and any deviation from it will only interfere with the desired results. So begin with *four dollars* — not five, not three, not seven — *four*.

As you are able to do so during the month, put aside *four dollars* which you will retain from now on as your *original four dollars*. After your month's expenses are taken care of and you feel you can afford to *save* these four dollars, do so with the idea of adding specific amounts to them as you systematically build your Security Fund. The ideal arrangement is to carry the fund with you at all times in your wallet or purse. In this way, you will know that you always have money on hand for which you have no immediate need.

#### *Carry the Fund Separately*

These particular four dollars, as well as other amounts you will later add to them, should be separated from the money you usually carry so there is no chance of spending the growing fund accidentally. If this should occur, you must begin again.

#### *Building the Security Fund*

If you don't have four dollars left after your monthly expenses, put the amount you do have left, no matter how small, in an envelope or other container until you have accumulated the necessary four dollars to start your Security Fund. If you are unable to save four dollars by the end of the second month, continue to add whatever you can save each month toward the initial four dollar amount until this is accomplished.

It would be best to carry your original four dollars in bills since this basic amount is to remain with you intact from here on. And remember, place the four dollars in your wallet or purse on the last day of the month as mentioned above.

On the last day of the next month, you are to add four more dollars to the original four, making your fund eight dollars in all. If you are unable to save this second four dollars during that month, follow the procedure already explained, keeping the partial amounts in a separate place — not with the original four — until you have accumulated the full amount. Then, again on the last day of the month, put this

second four dollars with the original four and carry the eight dollars with you as before.

*Never add to your Security Fund except on the last day of the month.*

With the eight dollars now in your fund, you immediately start accumulating eight more dollars to double the total you are now carrying. When you place this third increment in the fund, you will have sixteen dollars that you have not needed to spend. Though the sum may seem small, if you have not been accustomed to having any savings, this amount should help you feel a modest sense of accomplishment. While you should always keep the original four dollars intact, you may, if you wish, exchange the other bills in your fund for those of larger denomination to reduce the bulk of what you are carrying.

The next addition to the fund must equal what you already have saved and are carrying with you — sixteen dollars. This, too, you may put together separately a little at a time until you are able to place the full sixteen dollars in your fund on the last day of the month. Your Security Fund will now total thirty-two dollars, the next and final amount you will add to it.

#### *The Completed Security Fund*

When this thirty-two dollars has been saved and added to your fund on the last day of the month, you will have completed the Security Fund and have a total of sixty-four dollars. *Now keep the entire amount intact and carry it with you until the last day of the following month.* During this month, or in the time necessary, you may wish to begin another cycle by saving four dollars to add to your original four on the last day of the month.

#### *Remove Sixty Dollars from Fund*

After you have carried the full sixty-four dollars for a month, take *sixty dollars* out of your fund (also on the last day of the month) leaving only the *original four*. Perhaps you will want to bank the sixty dollars and then repeat the process several times, to create a genuine sense of security and build a respectable reserve for the future.

Of course, if you already have a reserve, you can add these sixty-dollar amounts to it, or use the money to reduce an indebtedness, to help pay your taxes, or to purchase something you may have wanted to buy but did not feel you could afford. There are many reasons for building a reserve, so if you don't have one already, now is the time to begin.

### *Retain Original Four Dollars*

Whether or not you decide to build another Security Fund right away, be certain to *retain the original four dollars you used to start this one*. Carrying even this small amount with you always will help you to know that you are not without funds. Realizing this, the probabilities are that you simply won't have to use the amount.

If the original bills become shabby from carrying them over a long period, they may be replaced with others; although if you start with new bills, you will find they last for years and there is something very potent in retaining the original four dollars.

### *Repeating the Process*

After you have successfully completed your first sixty-four-dollar Security Fund and wish to start a new one, remember you begin by adding four dollars to your original four on the last day of the month. Then you proceed to accumulate the sixty-four-dollar fund in successive steps as outlined.

Normally, accumulating the first sixty-four dollars requires five months. If you are unable to accomplish this in that amount of time, don't be discouraged, for many are unable to do so. But you should understand that the longer it takes to accumulate the fund, the greater is your need for following the procedure. Five months is the minimum in which the first fund can be completed; after that, four months is the minimum, since the original four dollars is always retained.

As you absorb and attempt to apply the principles released through the Lemurian Philosophy, your ability to render excess service — service beyond what is required to offset your needs — will grow. In time, you should have no difficulty building the sixty-four-dollar Security Fund in the minimum four months. Many have found the Security Fund procedure to be such an excellent way of increasing their reserve and maintaining a prosperity consciousness that they continue the process year in and year out.

You may be one who is not of modest means, or you may already add to reserves through such services as automatic deductions from your salary transferred to personal savings accounts or a pension fund. Yet, these savings should be in addition to, rather than instead of, building Security Funds. Even if \$64.00 seems like a small amount, as mentioned earlier, there is a definite pull in the ethers caused by following the formula above that can only increase your prosperity consciousness, cosmic security, and peace of mind.



If you will think of this fund as representing cosmic credits you have earned in excess of your needs, it will assume greater significance in your eyes. And if you are a more prosperous individual, you can even build more than one Security Fund at a time.

*Building a Reserve is Important to Your Future*

To accumulate a reserve to liquidate indebtedness, to provide financial means for tomorrow's contingencies, or to insure a measure of future security is only provident and sensible. It is done with the same forethought used when we freeze or preserve seasonal fruits and vegetables during periods when they are abundant to use at times when they are not. If you will form the habit of saving some part of your income, you are bound to bring about greater balance in your economic affairs. In fact, working toward balance in any phase of one's physical life is certain to bring the reward of commensurate mental and spiritual growth.





## MARRIAGE AND ECONOMICS

### *Husband and Wife Should Divide Income, Expense*

Regardless of the source of income, each partner should have a voice in the handling of the finances. Working together cooperatively toward greater understanding, harmony, and security is one of the prime responsibilities of marriage.

According to the Lemurian Philosophy, the ideal handling of the family finances is for each marriage partner to share equally in the family income, and each to be responsible for half of the family expenses. This cosmically proper division of income and expense responsibility for the family is the *ideal*. It is seldom easy to achieve, particularly where just one marriage partner is a Lemurian student. If only one is a student, then the matter of dividing the income equally may become a problem, especially if the nonstudent partner is not in sympathy with the Lemurian Teaching or its objectives. Even so, there is often a great deal to be learned from such circumstances, so the student should view the situation as a chance to gain worthwhile experience and accept the challenge as an opportunity.

### *Dividing Financial Responsibility*

Sometimes this financial share-and-share-alike principle in marriage meets obstinate resistance and results in emotional stress on the part of one or the other. If so, it becomes one of the most difficult problems to solve, and one of the hardest goals to reach and maintain. But it is worth striving for, even if in gradual increments, for much can be learned and worked through in the marriage.

More often than not, problems that seem to revolve around money really stem from unrelated causes, such as a person's desire to exercise control over others, the financial struggle being merely the way of bringing forceful pressures to bear. Married students who find the handling of family finances to be a source of strife should look for traits of character behind the facade of their opinions about money to see if their views are not simply a front for covering up subtle desires.

### *Money: a Source of Marital Disagreement or Harmony*

One of the most prominent problems confronting married couples today is the handling of their finances. This is particularly true in countries

where women pursue careers much as men do. It is not as evident in countries where women have little voice in family affairs. Solving this problem can be difficult, for it may seem to tear at the very roots of the social structure and deeply ingrained ideas about control of family finances. Frequently, the problem results in a loss of communication in all phases of life. To communicate ideas to one another under strained circumstances requires tact, tolerance, and discipline on the part of both husband and wife. It is a constant challenge in any marriage. If you will keep this in mind as you work with your Personal Lemurian Record, you will discover one of the greatest values of this record keeping.

#### *Reach Understanding before Marriage if Possible*

If you plan to marry, try to reach a satisfactory basis of communication on financial matters with your intended partner before you put on the wedding band. There are many ways to work things out in advance, provided you make an effort to understand each other's viewpoint. While this is excellent advice, the Fellowship realizes that seldom is it accepted by idealistic young people who are contemplating marriage. But when the stars begin to fade before the light of reality, problems can become apparent which can no longer be put off.

#### *Unequal Division of Income and Spending*

Some wives handle the bulk of family finances, husbands often taking little interest. In such cases, if the husband is a Lemurian student, hopeful of advancement, he must assume his share of this responsibility and maintain a Personal Lemurian Record.

On the other hand, some husbands, if they're the sole income earner, give their wives only specific amounts of money to work with. While it is possible for her to keep a Lemurian Record with the sums she receives from time to time, such an arrangement reflects a marital problem that should not be swept under the rug.

If you are a wife whose only income is a household allowance and a small amount of personal spending money which your husband gives you each month, start your Personal Lemurian Record with this.

If you are a wage earner who has only a personal allowance to spend after turning your pay check over to your spouse to run the house and take care of the bills, start your record with this amount.

In either case, work with what you have, keeping in mind that a more equal division of income and sharing of expense with your marriage partner is cosmically desirable. Patience and persistence are necessary when the income and expenses are not divided in half. And the fact that they are not could indicate that both marriage partners have important lessons to learn before the ideal cosmic division is reached. So if you will try sincerely, no matter what your marriage partner does, you will at least be working toward correcting your part of the problem.

### *Financial Problems May Be Deep-rooted*

Don't expect to bring about sweeping changes with your first ideas, or a few weeks of effort. The problems you are trying to solve may have been a part of your marriage from the beginning. They may even reflect your approach to money matters before your marriage and, in some cases, could stem back to previous incarnations. Try to discover the causes of your situation and then seek to put new causes into operation to bring about the effects you desire.

### *Seek Counsel if Necessary*

If you desire the help of the Fellowship with a specific problem confronting you, write out your questions clearly and concisely. Include your own thoughts on the subject and any conclusions you have drawn. Keep a copy of what you write. The Fellowship is prepared to give you an impersonal opinion, but as you share what you do, we encourage you to turn your thoughts to the Elder Brothers and express your willingness to accept the effects of previous causes you may have instituted.

### *Working Wives and Mothers*

Today, many women try to fill the dual role of homemaker and family breadwinner. In some cases, this may be necessary, but in many, it is not. In fact, circumstances where it is desirable don't occur as often as many like to believe. Statistics show that when both spouses work, it is not unusual for a large portion of income to go to cover the cost of working. This includes clothes, lunches, transportation, housekeepers, day care, cleaning, collections and donations at the place of employment, and other related expenses.

Illness, support of parents, unusual conditions surrounding a husband's job or business are occasions when a working wife may be essential to the economic stability of the family. But when there are children to consider, it is best for both parties to carefully weigh what

they hope to accomplish by both of them working. Examine your values and goals in life. Give thought to the purpose of your present incarnation. And especially consider your responsibility to your children, for being a working mother is much more of a problem than being a working wife.

### *Woman's Role in Life — Sacred and Honorable*

A later lesson discusses marriage and its purpose, yet each lesson holds valuable help for marital success and a happy home life based on the ideals of the forthcoming New Order. In the Mukulian Empire, the woman's role was primarily that of homemaker and mother — a sacred and honorable occupation. As she discharged her duties, contributing to the family success as well as that of the commonwealth, she earned cosmic credits. In fulfilling her natural obligations to family and society as a competent wife and mother, the Mukulian homemaker worked constantly to prepare her children for life's challenges, and despite her many responsibilities, she still had every opportunity to work toward greater egoic unfoldment.

In the coming New Order, marriage and parenting will again assume outstanding importance nationally as well as personally for the harmony and security existing within a civilization cannot possibly be greater than that manifesting in the homes of its citizenry. Women will again find satisfaction and fulfillment in their role as wives and mothers, and both sexes will better understand the primary part each is to play in God's overall Plan for the good of humanity. While the predominant vocation for a woman will be to marry and become as perfect a wife and mother as possible, this does not mean that women will not take an active interest in business, politics, and the like outside the home. Women will be well versed in the occupations their husbands pursue, and equally qualified to make decisions and have an influence on what is important to society.

### *Beware of Spurious Success Symbols*

Too many people rate a person's success in life in terms of financial worth. Marks of character, such as honesty, sincerity, forthrightness, integrity, seem less noticed. Cosmically unsound ideas about money that may have been handed down from generation to generation within one's family are often difficult to overcome. To correct these ideas, and to establish a better criterion for success in the coming New Age, requires a period of patient education. The creation of *false images* — an overworked practice today — must yield to truth and reality.



### *CHILDREN AND ECONOMICS*

#### *Parents Responsible for Children Until Age 21*

Children are the cosmic responsibility of parents until they reach the age of twenty-one. This obligation means that parents are to teach them to face life and develop proper values so they may accept the challenge and fulfill the purpose of their incarnation. The economic responsibility for their welfare applies until the children are twenty-one, although there are exceptions to this; for example, when they marry before twenty-one, join the armed forces, or elect to support themselves.

Because you are responsible for the well-being of your children (assuming you are a parent), you should record your expenditures for them in your Personal Lemurian Record the same way as you would expenses for yourself. When you purchase clothes for your children, take them to the dentist, pay their tuition, or give them an allowance, such expenses are considered personal and should be put in your record if you are the one who meets this expense, or divided equally with your spouse.

You may want to discuss with your husband or wife the matter of dividing the expenses for the children between you so that this is in keeping with the division of your income and responsibility to them.

#### *Teach Children Value Awareness and How to Handle Money*

While your children are growing up, make a real effort to teach them about money matters. Don't leave it to chance in the mistaken belief that this knowledge will come about naturally when they reach adult-



hood. It won't. Habits formed under your guidance will have a decided influence on the way they approach their own economic affairs, not only as children, but as adults as well.

### *Try Not to Indulge Your Children*

Often, too much is done for children. This can lead to their becoming selfish, inconsiderate, and a problem to society because of parents who indulge them far beyond what is for their best good. Observe and analyze the reactions of your children when things are done for them. Do they take this for granted; expect more? Or do they seem appreciative; express gratitude, and show a desire to compensate with a good attitude and effort with chores, school work, and family relationships? Teach them to do for themselves. Help them acquire a sense of values, and show them how character can be built by exercising discrimination and economic discipline. Help them become familiar with cosmic principles and truth. Raise your children according to your understanding of the Lemurian Philosophy, and forget what others may think or say about you.

### *Be an Example*

Children will learn more about money matters from you and your attitude than from any other source. But they will also learn from friends and others outside the family, as well as from the pressures of the business and social world in which they grow up. Today, when so much advertising is directed toward young people, many parents don't even attempt to balance this influence with proper home training. Small wonder that so many of our youth have such a poor sense of values.

When children are small, the parents should provide the basic sense of trust and security for them. Their feelings about money matters are first acquired at home, so it is best not to show anxiety or worry about your financial affairs in front of small children. Teach them to use their money wisely and to get full satisfaction and enjoyment from their expenditures. Train them to compensate for the good that comes into their lives, and try to help them form the habit of putting something away for the future. Such lessons now will be invaluable to them in later life. If you are a wise parent, you will do your best to teach your children by example rather than through demands and nagging.

### *Credit and Pay-As-You-Go*

Since credit buying will be with us for a long time, teach your children how to use it sensibly if they must buy on credit. Knowing that credit

buying indebts people financially and cosmically can help in using this more carefully. Acquaint them with the greater advantages of financing their needs and wants on a pay-as-you-go basis. If they are taught this early in life, they can avoid the heartaches that result from unwise dealings on credit.

Sad to say, some credit card offers today are made to children as young as 12 or 13. At that age, it's hard for a youngster to understand credit as "borrowing" and that with interest added, he can end up spending much more for an item than its original price, or that, once reliance on credit becomes a habit, it is a very difficult cycle to break. With the pressure on kids to own such expensive items as electronic equipment, parental guidance to handle credit lures responsibly is vitally needed. If your child does have a credit card, teach him to record his credit purchases as expenses right away, and set the money aside somehow, so he can pay the bill in full when it comes.

#### *Encourage Children to Earn Their Income*

Children should have the experience of earning money of their own. Sometimes this can be started at home by compensating them for things they do around the house that are *beyond* their regular duties. Care must be taken, though, not to pay them for *everything* they do, because many of these things are a part of their normal responsibility to the household. So teach them to *earn* money. It will give them a sense of security and independence. Such jobs as delivering papers, washing cars or mowing lawns for neighbors, running errands, and baby-sitting are sources of income many find helpful.

#### *Children Enjoy Tithing and Record Keeping*

If tithing is a practice you believe in and follow, you will probably want to teach your children the cosmic principle of tithing at an early age. Help them to understand why this practice should be built into a lifelong habit, and you will soon find that your children quickly grasp the idea of compensating God for their many blessings. Most children who know about tithing look upon it as a personal responsibility and an enjoyable practice.

You might want to start your child keeping a simple record for her income and expenses. This can be as simple as using the Personal Lemurian Record Income and Expense sheets and a simplified Summary, or a basic computer program. Children naturally fall into the habit of recording their income and expenses, and find joy in adding to a savings account and seeing it grow. The sooner they can develop a

habit of recording and looking at their use of cosmic credits, the easier it will be to do this more in depth as adults. They will have formed valuable habits and, with your guidance, a value consciousness that will be very important to them.

### *Children Sense and Observe Readily*

Many parents should make an effort to become more aware and considerate of each other's needs. Too often one or the other uses the family income and his or her personal spending habits as a means of control to bring the other to terms. For example, a wife may get her nails done far more often than necessary, spending money that might otherwise have been used for her husband's needed dental work. Or, a husband may buy a new tool he really doesn't need while his wife has to be content with an oven that cooks unevenly and needs constant servicing. Such circumstances often end with bickering and quarreling, only to leave their emotional imprint on the children's sensitivities. If these scenes can't be avoided, they should at least be privately held so the children don't grow to fear anything having to do with money or finances.

When parents learn to view family finances in the proper light, children will easily adopt the idea that money is a valuable commodity but not an all-important one. Then, if there are times of unavoidable financial difficulty, they are likely to be realistic and relatively free of worry.

### *Children Should Understand Income Differences*

Don't hesitate to tell your children, "We can't afford this." If they share in enjoyable family activities early in life, they will accept differences in material possessions between their own and other families. Also, as they grow into their teens, when conformity among children seems so important, watch for their reactions to having less or more than their peers. Try to help them develop a helpful perspective in such cases.

While you will naturally want to work with your children to give them a good economic understanding, this will not guarantee that they will do well financially. The lessons they need to learn in life, the degree of self-discipline they can express, their receptivity to outside influences — none of these can be overlooked. Do all you can to help them adjust, yet remember, children, like adults, are different. Even those in the same family with the same training, often amaze their parents by how different they are in their actions and reactions.

### *Allowances for Children*

Children should be given an allowance to help them learn the value of money. Accompany the first allowance with a small ceremony or a letter from Mom and Dad that may help the child remember the occasion and realize its importance and the trust you have in her. Increases in the amount of the allowance may be tied in with birthdays or the first of the year. In what you give your children, you may want to include money for lunches and other regular expenditures, but you should also give them a small amount for personal items they may want to purchase.

Most child guidance workers agree that allowances and household duties should not be connected. Children should be taught that since they share in the family pleasures and privileges, they should also carry part of the load without having to be bribed. Don't tie in the amount of the allowance with school grades, either. It is the child's obligation to do her best at school without material rewards.

There is no objection, though, to paying your children for jobs the family would otherwise have to hire someone else to do. This is one way she can earn extra money. Another thing to avoid is giving the allowance in advance. A child should not be able to mortgage his future for immediate pleasure by drawing his allowance ahead of time. This situation often comes up, and here, the child, as well as the parents, must practice self-discipline and restraint.

### *Allowance Guidelines*

When starting children on allowances, try to teach them to save regularly for the things they want. Special envelopes or jars will help them carry out their plans and watch their savings grow. But a personal savings account at a financial institution may seem more important to them and they might be less likely to dip into it. Gradually you can encourage older children to purchase some of their clothes, school supplies, and room furnishings, but you should watch such spending in case they go overboard with some current trend and end up with nothing left for basic essentials. Help your children develop good judgment and discrimination, and try to impress them with the need to *think before* they spend.

### *Young Adults No Longer Children*

Cosmically, children reach physical maturity and the age of responsibility when they become twenty-one. State and federal laws, such as those affecting the voting age, the signing of legal contracts, military

conscription, etc., can give young people adult status at an earlier age. So can the responsibility of marriage and/or having their own babies. When your children reach this stage in their lives, your association with them should be as one adult to another. Blood ties are strong ties, yet you will be violating cosmic law if you continue treating responsible adults as though they are children.

Whenever you are inclined to help your children out financially, you should always consider the reasons why they have come to need the help they seek, then try to be certain that you are not adding to their problems by providing funds which are seldom repaid in full. This can create a cosmic indebtedness for them. There are occasions when financial assistance is needed to help a young person adjust to life, or get past a rough spot. But whatever you do, be sure it is cosmically sound. If you are in doubt, continue to give the matter serious thought, and ask the Elder Brothers to help you do what is for the greatest good of all concerned. And when you have the answer, also have the courage to carry it out.

### *Financing Your Child's Education*

If you have agreed to finance a college education for your child who is now twenty-one, there is no reason to stop your support simply because she has reached this age. A sense of appreciation and desire to compensate for the good she receives should long ago have become a part of her thinking. When a child recognizes her opportunity, studies, and works hard, the parents' help is justified.

Many young people work after school, on weekends, or during summer vacation period to augment their income. By trying sincerely to make the most of their opportunities, they are obviously preparing themselves to compensate. Through their training, they are becoming valuable members of society.

If you are planning to send your child to college because you were unable to go yourself, or because it seems the "expected" thing to do, you should weigh this decision carefully. By placing your son or daughter in the position of becoming cosmically indebted to you, particularly if he or she has no desire to go to college, or is simply not college material, you could be doing your child a disservice. Some young people need a year or so working full time to gain experience helpful to knowing what direction they want to go.

If a child wants to go to college, in some cases it is better to allow him to obligate himself for a loan to fund his education. This he knows will

have to be repaid, so he isn't likely to assume such an indebtedness unless he is sincere about wanting to continue his studies. And, aside from enabling a young person to finance his education, loans tend to give him a sense of obligation that helps prepare him for later responsibilities in the adult world.

This too could apply to the amount of money you expect to spend on a wedding for your child. If she is expected to pay a portion of this she may be more inclined to be careful in spending. And it can help young people truly know if they want to be married, or if this is an idealistic dream.

Be sure that what you regard as love and kindness is cosmically best for you and your children. Raise your children to become useful members of society, for in no other way can you fulfill your cosmic obligation as a parent. Too many good and sincere parents discover too late that their desire to do *for* their children has taken from them countless opportunities to learn valuable lessons in life.





## CREDIT BUYING AND DEBT

In 2008, the world experienced a financial crisis of a magnitude not seen since the Great Depression eighty years earlier. Even with massive governmental intervention, millions of people lost their homes and jobs or saw the value of their retirement savings collapse. While the causes of this difficult time are generally recognized as greed, excessive borrowing, lack of regulation, and the desire of many to live beyond their means, your introduction to the Law of Compensation will help you penetrate more deeply into fundamental causes.

You now know that the statement, "There is no such thing as something for nothing" is more than a folk saying. It is actually a statement of cosmic law. As given to the people of Lemuria thousands of years ago, it was as follows:

*No individual shall be entitled to retain as a personal possession anything for which he has not personally compensated in equal value.*

*The Sun Rises, p. 328*

While there are many ways people can appear to get around this truth, eventually Nature balances the scales and what has not been compensated for is lost. Basically, this is what occurred during the financial market collapse of 1929 and again in 2008. The reverberations of such events affect countless people for many years, yet much good comes from such times.

During the Great Depression of the 1930s, many people learned to live more simply, save for what they needed to buy, and put some money away for future need or opportunities. Over the years, these lessons were gradually forgotten, and are now having to be relearned. In this chapter we discuss some of the pitfalls that were part of the financial collapse of 2008, so that Lemurian students may avoid the shocks and disappointments that lie in wait for those who are unaware of such realities of this transitional period between the old order and the New. Time-tested ways of getting out of debt are given, and most important, guidelines for cosmically sound and trouble-free ways to handle finances are included.

### *Credit Cards*

Human beings have used money since the early days of the Mukulian Empire, and all but the youngest children can understand that when you have money you can buy things; when the money runs out, the buying stops. But credit cards date from only about 1950, so it's understandable that not all have learned to use this means of payment wisely, or that laws that protect credit card users as well as the institutions that issue them, are far from ideal. Meanwhile, credit cards represent a dangerous pitfall for the unwary, as many discover to their sorrow. When they are used unwisely, it can be a long, painful process to fix the problems, as this example shows:

One individual felt overextended when her credit card balance reached \$1900, so she stopped charging anything and tried to pay off what she owed. Over the next six years, she paid the credit company \$3492, yet her debt increased to over \$5000.

How is it possible that this woman paid nearly twice what she owed, yet ended up owing far more than she did when she started trying to eliminate her debt? The answer lies in the way credit cards work . . . the contracts, which few people read and even fewer understand.

Most credit cards require a monthly payment at which time all charges accumulated during the month can be paid without added cost. Used in this way, the cards are a convenience, allowing a person to pay bills all at one time rather than paying each one at the time of purchase. The credit card issuer can afford to provide this convenience because the banks collect from the merchants two or three percent of the price of every purchase made with credit cards.

### *When Things Start to Go Wrong*

The picture changes drastically when you buy more than you can pay for in a month. The first time you leave an outstanding balance on your credit card, the bank begins charging its annual percentage rate (APR). On credit cards this amounted to 20% for customers with good ratings in 2008. That is more than three times the rate charged for a mortgage on a house. It is probably twice as much as would be charged on a small loan from a bank or credit union. Twenty percent is one-fifth of the amount you owe! And when monthly fees are added, you will pay more than 20% in the end.

The banks also make clear, if you carefully read the credit card contract, that if you miss one monthly payment, or a payment reaches

them late, they can switch you to a significantly higher interest of 30% to 40% annual percentage rate, and charge you a penalty of up to ten percent on the unpaid balance. If you exceed your credit limit, a further penalty is charged.

Many people feel that if they can just make the minimum payments, they will be fine. But remember that in making minimum payments, you may be falling behind as did the woman in the example above — you are still being charged the interest, penalties, and late fees as well!

You might think banks would make allowances when you get into trouble. Some do, if you call them immediately, tell them the problem and assure them you intend to pay. But often they charge you more because they see you as a greater risk. The higher interest rate they charge those with poor credit makes it almost impossible for some people to buy a car or a home. So, here are some guidelines for using credit responsibly.

#### *Rules for Survival in a Credit Card World*

*Rule No. 1. Think of what you are buying in terms of cosmic credits — your cosmic account — and don't charge more than you can pay off in a given month.*

*Rule No. 2. Set aside the money for everything you charge on credit at the time you buy it.* This way you will have the full amount owed at the end of the month when the bill arrives. If you follow these two rules faithfully, you should experience no problems using credit cards.

*Rule No. 3. If you charge more than you can pay in a single month, pay as much as you can afford on your credit card bill each month.* Let's assume your family income after deductions and tithe is \$4000 a month. Out of this you have a \$1500 home mortgage payment and a \$500 car payment. Groceries and utilities average \$600 a month. And you expect about \$1150 in other expenses each month. This leaves \$250 a month you can commit to the credit card company, if no emergencies come along. Pay this \$250, or more, each month until your debt is erased.

*Rule No. 4. If extra income is received, always use it to pay down your debt first.* You may wonder why we encourage you to put all your spare money toward the credit card debt, instead of saving part of your income as would otherwise be prudent. The reason will become clear if you look at the difference between the percentage of interest

you receive on savings, and the interest you pay for your credit card debt. If Certificates of Deposit or money market accounts earn from 1% – 10%, and the credit card company charges around 20%, \$4000 of savings will earn \$40 to \$400 per year. The same \$4000 in credit card debt will cost you nearly \$900 per year!

Even more important is that the sooner you pay down your debt *the more cosmically secure you will be*.

It should be clear that if you have accessible savings (not tied up in a retirement or Health Savings Account or time savings) it would be best to use some of it to pay off the credit card as soon as possible. When you realize how little of your payment goes toward the money you owe, and how much goes to the bank as interest and fees, you'll be even more eager to pay off your debt as soon as possible. And as you do, think of yourself as becoming more cosmically secure and enjoy the peace of mind this brings.

### *A Revealing Example*

Let's return to the earlier example of the woman who was struggling to reduce her credit card debt. Finding herself short one month, she charges a \$1000 car repair and \$1000 worth of clothing and supplies. These were necessary expenses because her savings are tied up in a retirement account. But later, she finds a beautiful dining set on sale for \$2000. Since the credit card is handy, and she has a \$7500 credit limit, she decides to sign the receipt and take delivery of the furniture. Now it's time to start paying for it.

The first month, the bank will charge \$66.67 in interest plus a fee of perhaps \$40, totaling \$106.67. So while she pays the bank \$250 the first month, only \$143.33 of that will go toward paying off the \$4000 debt. The money she "saved" on the dining set begins to disappear.

If there are no new expenses, it will take two years to pay back the money. The first six months, she will pay the bank \$1500, but of this, less than \$900 will go toward her debt. The other \$600 goes to the bank. In the second six months, because the principal has dropped, she will pay about \$500 to the bank and \$1000 toward the debt, and so on, for two years.

If the loan is entirely paid off at this rate, she will have paid the bank about \$1800 in addition to her original \$4000 worth of purchases. That means the dining set actually cost \$2900 instead of \$2000. The clothing and the car repair each went up an extra \$450.

If, on the other hand, she had paid off the necessary expenses and waited until she could save the money for the dining set, she could have put that \$250 monthly payment in the bank each month. She could have saved the entire \$4000 in sixteen months, or two thirds of the time it will take to pay off the same amount of debt. More importantly, she would have saved herself the \$1800 in interest and fees and would have that much more to spend on other needs, or add to her savings at the end of the year.

The real problems begin while people are trying to pay off such a debt. Other emergencies come up, adding to the debt. As the balance owed goes up, \$250 per month may no longer be enough to pay off the debt in a reasonable time, and the formula is a simple one: The longer it takes to pay off the debt, the more of your money you give to the bank.

We hope these examples help you realize why banks are so interested in issuing you and your children credit cards, and suggest the danger in allowing children to enter this quagmire of debt. Usually, with a little planning ahead of time and the desire to precipitate what we want, even considering inflation, an expense can be put off until we have saved the amount needed for a purchase. This also gives us time to weigh the merits of a purchase and make certain it is one we want.

### *Why Buy on Credit?*

Why do we borrow or buy on credit? Often, it's a matter of convenience, or impulse buying. We don't want to wait or save the money first. But there are also emergencies. And while it would be much less expensive to seek a short-term loan through a bank or credit union, many prefer the convenience of the credit card, and end up paying for the convenience.

### *Mortgages Can Add to Credit Problems*

Mortgages are an accepted way for most people to buy the houses they can't afford to pay for outright, and when used responsibly are a help to many. Yet for those who may try to purchase a house they can't afford, mortgages may add to credit problems. A man who held two adjustable rate mortgages with rising interest rates, a car loan, and credit card debt, worked two jobs to make ends meet until medical emergencies made it impossible for him to afford either his house payments or his credit card bills. Then he lost his job. Now his house is in foreclosure. This man admitted his money problems were largely of his own making, but the treacherous nature of credit is something that should be taught in our homes and schools.

*A home equity loan or line of credit* (also called a second mortgage) is a way of borrowing money against what you have paid for your home. As you borrow this money, you reduce the equity in your home, and since it is possible to borrow the entire value of your home, you could end up with no equity and no home, if you are unable to repay. Yet, millions of families have taken out these popular loans, believing the value of their homes would continue to increase. When housing values are increasing, people may be able to pay off their mortgages and home equity loans when they sell their homes, even making a profit. But when home prices level off or drop, or interest rates skyrocket, there is less market value to borrow against, and less income from a sale. When this happens, it can be disastrous for many people as they find they no longer have enough income to pay their mortgage and other debts, and lose their homes to foreclosure.

#### *Other Financial Pitfalls*

All kinds of risky and unsound ideas are used to induce people to borrow money — ideas that may seem just what's needed to enable us to enjoy something now and compensate for it later. Borrowers with poor credit histories, delinquent payments and possibly defaults and bankruptcies, who are less able to repay, are often attracted to the riskiest loans. These are risky for the lenders too, but they are willing to offer them because of the high returns they receive.

The poor and wealthy alike, those unfamiliar with the language, older people or the young who may be too trusting, all may fall prey to unscrupulous lenders. Dishonest payday loan stores, check cashing stores, and rent-to-own centers, advertisements promising no money down and no interest for many years (then a "balloon" payment of principal and interest combined) are among the financial pitfalls of this transitional period. In reality, all of us are vulnerable to financial trouble unless we are following cosmically sound principles such as those explained in this lesson.

#### *The Pay-As-You-Go Plan*

Without question, the pay-as-you-go plan is the most cosmically sound route to economic well-being. A person who pays for goods and services when rendered, and who refrains from borrowing against future income, is obviously solvent. Usually, such circumstances reflect the condition of a person's cosmic account, meaning, in this case, that he has more cosmic credits than cosmic debits. Of course, there could be egoic factors that would disprove such a conclusion, but for our purpose let's just say that the two conditions mentioned above do give an indication of the status of one's cosmic account.

Similarly, the person who must borrow funds, or buy on credit to provide for his needs, is presumably without sufficient credits in his cosmic account to cover spending commitments. This is also *generally* true, but again, there could be exceptions.

The student who is in a financial bind should realize that in order to become solvent, he must strive to build a credit balance in his cosmic account. Borrowing money to tide him over is not the solution. It is only a stopgap. It may give a temporary feeling of relief, but it is almost certain to leave him more deeply entrenched than he was before.

Buying on credit, or borrowing when you are already in debt beyond your ability to repay, is only a respite. And since it is cosmically unsound, the practice should be avoided if at all possible. The safest and best way to conduct your financial affairs is to *pay as you go*. In today's economy, far too many have succumbed to the "enjoy-now-and-pay-later" philosophy, and to extricate themselves will require considerable resistance and self-discipline.

There are countless "make no payments until next year" sales pitches. And there are those who use credit cards to "earn" incentives and perks like airline miles or coupon dollar refunds. Yet there is always a need to consider if we are falling for the tempting illusion of "something for nothing." Cosmically, we don't have the right to own or retain what we have not compensated for. And if we are seeking to enjoy something we haven't yet paid for, and it breaks, is lost, or is stolen, we are still expected to pay for it eventually.

Students who are faced with these temptations, yet who really want to do what is cosmically right and best for themselves, should begin tapering off from their credit purchasing and move toward the pay-as-you-go ideal. Some, of course, will have to resort to monthly payments to obtain the goods and services they really need, but they can bring this under control gradually if they have the desire to do so.

For those who have no choice except to buy on credit, here are a number of points to weigh and things to do while you endeavor to bring your economic affairs closer to the balance that will be normal in the forthcoming New Order.

#### *Points to Consider Before Buying on Credit*

1. Classify what you are planning to buy. Is it a *need* or a *want*? Be honest with yourself in deciding which. The habitual credit purchaser



is quite adept at rationalizing his wants in terms of great need. Think about some of the things you have bought on credit recently. Were they really as necessary as you felt they were when you first purchased them?

2. Don't appropriate funds that you are saving for a special purpose and use them to buy something you think you need at the moment. Seldom are such amounts repaid.

3. With your present income will you be able to handle the payments or repay the loan you are considering?

4. If asked to secure your loan or purchase with collateral, are you willing to do this? Does the risk of losing your collateral seem worthwhile?

5. If what you are contemplating buying will need maintenance or insurance, will you be able to meet this added cost?

6. Sources of credit money are banks, credit unions, savings and loan associations, personal finance companies, pawn shops, and individual (generally illegal) money lenders. Depending on the circumstances of the loan, interest rates can be exorbitant.

7. If the credit payments you make total more than *one-fifth* of your net income, you are headed for trouble. If your debts, aside from mortgages on your home and car payments, will take more than a year to repay, you are at a point where you should not obligate yourself further, no matter how easy it may be to get credit.

8. If you have charge accounts at a number of stores, and particularly if more than one member of the family can use these, keep a close check on the total charges being made on these accounts. Be sure your family understands the limits to which they may go in making purchases.

9. And finally, consider your general attitude toward paying bills. Does your sense of obligation impel you to pay your bills promptly, or do you often let them slide until collection pressures are brought to bear? If you tend toward the latter and are generally behind in your payments, the high cost of installment buying, along with penalty charges for being late, could devastate your financial position and leave you the victim of your own undoing. Credit buying is not for you, and you should avoid its tentacles if at all possible.

Also, with identity theft a growing danger, the “pay-as-you-go plan,” challenging as it may seem in today’s economy, is the safest as well as the most cosmically sound.

### *Things to Do if You Must Buy on Credit*

1. List the amount of income you can count on receiving each week or month. Do not include overtime pay or occasional, uncertain income.
2. Total all of your known expenses and estimate others that you believe will occur, such as dental work for the children, painting the kitchen, annual checkup by your doctor, tires for your car, a new dishwasher. Be sure to include all regular expenses, such as car maintenance, utilities, food, clothing, taxes, vacation fund, rent, insurance, and all current installment payments.
3. When contemplating a credit purchase, don’t promise yourself that you will cut down on some other expenses. Do so *first*, then use the money saved to buy what you need for *cash*. Good intentions don’t pay bills.
4. Try to understand the conditions of any major credit agreement or contract you enter into. Ask about these and obtain professional advice if you are unsure. Get clear-cut statements about interest charges, service fees, extras, penalties, insurance requirements, warranties. Be safe, rather than sorry.
5. Since credit purchases often entail substantial interest payments, including “late charges” if a payment is past due, be sure to observe due dates and make as much of a payment as you can reasonably manage. Also, although current accounting systems are relatively accurate, it’s a good practice to keep receipts or other evidences of payment in case there is a discrepancy. If you fail to do this, then a mistake in your account — and these do occur — may leave you without proof of error and little chance of correction.

### *What to Do if You Encounter Trouble Meeting Payments*

If you get into difficulty meeting payments, talk the matter over with your creditors as well as a financial advisor working on your behalf. If you are sincere in wanting to fulfill your obligation, creditors will be more likely to be considerate of your predicament.

Think carefully before you decide to refinance your time payment commitments under a single loan. What this amounts to is simply consoli-

dating all of your obligations and granting you a high-interest loan to cover these as you repay the loan company. They, in turn, take care of your previous creditors by paying them accordingly. This solution may sound attractive, but since there is no such thing as something for nothing, it, too, has its price. Either you exchange the obligations you have been unable to meet for a single (perhaps impossible) payment which is higher than all of the others combined, or you extend your payments for a much longer period of time.



## THE PERSONAL LEMURIAN RECORD

### *Change — Rx for the World*

Most thoughtful people in today's world will agree that many aspects of our civilization are in need of change. But here agreement disappears. Deciding *who* should change is something else again. Nations expect other countries to change; voters fault the administration in power; management blames labor for its troubles, while labor, in turn, censures management. And so it goes, right down the line to the individual. Virtually everyone agrees on the need for change, but few are willing to examine themselves to determine the changes *they* should make.

### *All Human Conditions Originate in the Mind*

Through the use of the mind, every human being creates, tempers, and regulates the condition of his or her personal environment. If we think constructively and recognize the just outworking of the Law of Action and Reaction, our affairs will reflect a positive aura of success. But if we are negative in our outlook, if we tend to ignore the effects of causes that stem from destructive thinking, we are certain to precipitate dissatisfaction and want.

Unfortunately, what most of us experience in life today indicates that past use of the creative power of our minds has not resulted in the well-being God wants us to enjoy. Yet, the Lemurian Philosophy clearly states that no matter what ill effects we may bring on ourselves, it is possible, through constructive thinking and conscious adherence to universal laws and principles, to produce favorable results in the future.

### *New Habits of Thought and Action Needed*

It will take time to eliminate the effects of past errors. And it will take time to establish new habits of thought and action that will bring economic balance and well-being to large segments of the world's population. Yet, it is entirely possible to do so. How, is a part of the Plan of the *Lemurian Brotherhood*.

The first step is to work with the individual, as the Fellowship is doing with students of the Lemurian Philosophy. Then, as these Egos are able to demonstrate in their own lives and affairs the efficacy of the principles involved, the effort will be expanded to include groups

of individuals, such as the Lemurian Order, which is to be the forerunner of the New Order. Finally, in time, as increasing numbers of people come to accept the fact that a new and better civilization is now forming, the Great Work of the *Lemurian Brotherhood* will have reached the point where its impact on society will be ample cause to stir the world.

### *Begin Now with Yourself*

The same basic principles that brought economic security to the Mukulian Empire will obtain in the forthcoming New Order. To understand these principles fully, and to use them wisely, will require consistent effort on the part of every Lemurian student who wants to be a citizen in the New Order. So let's begin *now!* With ourselves. Don't put the matter off, for procrastination will just prolong the status quo, delay unfoldment, and lengthen the time required for you to earn your place in the now-forming New Age society.

### *Desire and Application Essential to Success*

Your first task is to become familiar with your personal economic affairs, and the procedure for this is discussed in this lesson. Be patient in awaiting results! Remember that the steps and procedures set forth in the lesson are based on sound cosmic laws which take time for you to learn to use to your advantage. Have faith in your ability to work harmoniously with these self-executing principles. And remember, too, that to bring about worthwhile improvement in your life and affairs requires intense desire and application. To follow the suggestions halfheartedly is not enough. So enter into the true spirit of the undertaking with the conviction that persistent effort will bring you one step closer to the balance you seek.

Try to picture the ideal environment you would like to enjoy as a Lemurian student aspiring for citizenship in the New Order. Visualize the future society, and think what being a part of it will mean to you — your peace of mind, your security, your happiness, and the fulfillment of your purpose in life. In striving for this goal, no matter how remote it may seem, do all you can to maintain your enthusiasm for its ultimate realization.

### *Transitional Period Offers Opportunity and Challenge*

In working with students of the Lemurian Philosophy, the Fellowship encounters people with varying backgrounds of experience, different goals in life, a wide range of living standards, and countless personal

problems. For this reason, it's not possible to cover in the lesson material all of the conditions and circumstances that are found in students' lives. Learning to live with the demands of our present economy, yet being willing to exercise the self-discipline required to establish the economic system that will prevail in the New Order, makes this transitional period one of great opportunity and challenge for all Lemurian students.

Read through your lesson carefully before attempting to start your Personal Lemurian Record. Then, when you are ready, begin with the assurance that through this undertaking — which is one of the most important phases of your egoic unfoldment — you will learn to control your personal economic affairs and bring a greater degree of balance into your life and environment.

#### *What the Personal Lemurian Record Can Mean to You*

Keeping a Personal Lemurian Record will benefit you in several ways.

1. It will enable you to know if your personal income is enough to meet your *needs*. If it is not sufficient, it will help you discover why as well as what you must do to remedy the situation.
2. It will reveal the nature of your expenditures and how you must change your spending habits if you wish your personal life and environment to reflect the standards of a New Order aspirant.
3. It will acquaint you with various economic traps and pitfalls countless people unsuspectingly fall into.
4. It will help you develop a keener sense of values, not only regarding goods and services, but other phases of your life as well.
5. It will show you how to realize a saving each month, which, though it may be small at first, can be gradually built into a reliable reserve.
6. By analyzing your record and your overall economic condition, you will be able to determine the general status of your cosmic account — whether you have a credit or a debit balance, and if what you are doing day by day in your financial affairs tends to improve or degrade your cosmic balance.
7. By the time you succeed in attaining a representative degree of balance and control over your economic affairs, through the principles

and suggestions outlined in this lesson, you should be well aware of how you can best participate in the Plan of the *Lemurian Brotherhood*. And through such participation, not only will you be earning cosmic credits for yourself, but you will also be adding energy to the Lemurian Power Reservoir.

### *Personal Record for Personal Accounting Only*

As the name implies, the Personal Lemurian Record is to be used exclusively to account for money that you receive and spend personally. Funds that you handle in connection with your job or business are not to be considered. While a going business may be an important factor in your financial affairs, for the purpose of this record, you are to be concerned only with the personal income you derive from it and the personal expense you are responsible for. The income that goes back into the business, and the expenses incurred through its operation, have no part in your Personal Lemurian Record. But you might want to set up a similar record keeping for your business. Some people who are self employed buy personal items and business needs together, but for tax purposes and Personal Lemurian Record purposes, it's best to segregate these.

## *INCOME*

### *Salary - Wages*

If your income is derived from a salary or wages, in the U.S. your employer will deduct amounts for withholding tax, Social Security, insurance, union dues, retirement benefits, etc. In keeping the Personal Lemurian Record, it is easiest to disregard such deductions so that you work only with your *net* income, or your "take-home pay." If you wish to include insurance, dues, and amounts deducted for personal savings, then include these as either income and expenses, or as income and "Amount added to Reserve," Point 7 on your Summary Record. Normally, amounts deducted for retirement benefits would not be considered income until you begin drawing on these benefits.

But if you are repaying a loan through deductions from your salary or wages, this amount should be *added* to your take-home pay and entered as an expenditure in the record. The procedure will be explained later.



### *Professional and Special Service Income*

This category applies to people who are in business for themselves, and who derive their income from the services they render directly to the public. Among these would be doctors, dentists, attorneys, architects, accountants, consultants, barbers or hair stylists and persons who operate some sort of service business, or retail or wholesale outlet. People who work *for* any of those listed above, such as an accountant who works for an accounting firm (not her own) and receives a salary; or a service person who works for an appliance store and is paid an hourly wage, should consider their income under the "Salary - Wages" group already discussed.

Remember, you are to be concerned only with what is *personal* income as you work with the Personal Lemurian Record. What may be associated with your business or profession is not to be considered.

It may be your custom to make personal withdrawals each week, or perhaps twice a month, according to your needs. No matter what pattern you follow, enter each such amount as income in your Personal Lemurian Record.

### *Estimated Income Taxes*

Most people in business for themselves are required to file a "declaration of estimated tax," as well as pay Social Security instead of such deductions being paid to the government by an employer. If this applies to you, it is suggested that these amounts of income tax and Social Security be deducted when figuring your net income so that you also will be working with what is equivalent to "take-home pay" only.

If you are not doing this already, it is recommended that you try to set aside or somehow earmark such amounts *monthly* rather than wait until the deadline dates set by the government for filing such tax forms and payments. By basing your monthly payments on last year's tax and income figures, you could avoid having to borrow these funds, and pay high interest, in order to meet these deadlines.

### *Commissions and Tips*

If you are in sales and working on straight commission, or on a drawing account and commission, or even on a salary plus commission, be

careful to record your income as you receive it so that at the end of the month your total will be accurate. This would apply to tips as well if you have a job where you receive gratuities. Be sure to consider the points mentioned under the heading, "Estimated Income Taxes," as some of these may apply to you.

### *Bonuses*

A bonus, or any amount received in addition to salary, wages, or what is customary compensation, should be considered as income and entered as such in the Personal Lemurian Record.

### *Pensions - Annuities - Disability Compensation Insurance - Social Security - Income Supplements*

Here are several sources of compensation which, theoretically, should be regarded as *income* in your record. Yet, individual circumstances and conditions vary so widely that it is impractical for the Fellowship to make definite statements about how you should handle such amounts in your record. Instead, we prefer to let students who receive funds of this nature make their own decision about how to regard them — especially those who wish to follow the tithing principle.

If handling such amounts is a problem for you, we suggest that you write the Fellowship about it, setting forth all of the circumstances and explaining what conclusions you have come to as a result of your own thought and effort.

### *Tax Refunds*

A tax refund is considered as income and should be entered in your Personal Lemurian Record during the month it is received. But if the amount of your refund is to be applied toward your next year's tax, you should record it as income and expense even though it does not actually pass through your hands.

### *Gifts*

Whether or not you regard money received for Christmas, birthdays, anniversaries, etc., as income is up to you. Some students do; some don't. Decide what *you* want to do, and then handle the matter as follows: If you consider such gifts to be income, and enter the amounts in your record as such, then the spending of these funds should also be shown in the record. All things considered, this has proven to be the easiest way of handling gifts in the Personal Lemurian Record.

But if you decide *not* to include gifts as income, then you should not show the gift amounts in your record at all and you will also have to disregard the expenditures of these amounts so that your record will balance.

### *Inheritances and Insurance Settlements*

Inheritances are generally considered the result of cosmic credits earned, either in this or a previous incarnation, and should be regarded as personal income for your Personal Lemurian Record.

A cash inheritance is easily handled. Simply add the amount to your income during the month it is received. The same is true of negotiable securities, if they are liquidated. If they are not sold, and are retained as stocks or bonds for example, they then become a part of your reserve and need not be figured in your tithe until they are liquidated. This is recommended because the value of securities tends to fluctuate, but when they are sold, you have an exact value on which to base your tithe.

Life insurance of the endowment type, where all or a portion of the face value of the policy is paid to the insured at the end of a specified number of years, would be considered one such example. To facilitate the keeping of your record, the amount of money received would be considered income.

When one receives insurance payments for the loss of time due to illness or accident, or disability of some sort, or for the loss of or damage to property, such compensation may not cover more than medical bills or the replacement of the property. For this reason, and in order not to complicate your Personal Lemurian Record, such income and expense should be disregarded. If you receive a settlement that's more than the necessary outlay, it would be best to consider the excess as income in your record. But in either case, be sure to keep proper records for income tax purposes.

### *Dividends - Interest*

Many students have money invested in stocks, bonds, mortgages, or savings accounts on which they receive interest or dividends. The monetary value of such investments would be a part of your reserve, while the dividends or interest on them would be treated as income in your Personal Lemurian Record. Dividends should be entered in the record when they are received. Interest on savings can be handled in the same way when received. If dividends or interest are reinvested,

they can be considered additions to your reserve and entered on Line 7 of the Summary Record. If it is less complicated, dividends or interest so accumulated can be entered as a lump sum in income at the end of the year.

If you have money invested in stock which has increased in value over the years, this increase should be disregarded until the stock is sold. When sold, the *profit* should be shown in your record as income. As an example of this, suppose you have in your reserve 100 shares of stock which you bought at \$20 a share — an investment totaling \$2,000. A year from now you sell the stock for \$28 a share which nets you a gain of \$800, not counting brokerage commission and fees. An estimate should be made of the amount of income tax you will have to pay on this profit, and then the estimated amount should be set aside for this purpose. Finally, the profit balance should be listed in your record as income received during the month in which you sell the stock. This is the proper procedure, even though you decide to buy other stock with the money you get from the sale. Any new purchase would be handled separately as a completely new transaction.

In the above example, the profit from the sale of the stock would be considered income; a *loss* at the time of sale would simply decrease the amount of your reserve. Any fluctuation in value while you hold the stock should be disregarded in the record itself since no money is actually passing through your hands.

*Does all of this seem too much trouble? Not if you wish to be cosmically secure. Such matters must be given your thoughtful attention, for the exact recording of your income and expense will give you a greater understanding of your true economic condition.*

### *Real Estate*

For investment purposes, real estate should be handled in the same manner, with the original purchase price entered in your reserve, and any change in value disregarded in your record until you dispose of the property. If there is a profit when the property is sold, this amount — less commissions, fees, and the cost of home improvements — is considered income and should be entered in your record the month it is received. Again, this is the routine to follow, even though the proceeds from the sale are reinvested in property or other forms of reserve. In all such transactions, it is a good policy to keep an accurate record of the purchase and sale so that this is available for future reference.

### *Unusual Income Conditions*

There are many unusual conditions peculiar to this transitional period between the old and the New Order which must be worked with according to the times. The Fellowship recommends that, in deciding how to handle out-of-the-ordinary matters, you do what you believe to be right and fair and best for all concerned. In other words, you are simply asked to weigh the question, determine what influence a decision may have on your economic security and desire to merit citizenship in the New Order, and then exercise your right of self-determination.

If you need the Fellowship's advice to help you decide about some unusual condition, write out the circumstances as completely as possible. *Include your own thoughts.* We will do our best to help you view the matter impersonally and assist you in every way possible to make the best decision.

### *EXPENSES*

#### *Developing a Value Awareness for Goods and Services*

The stability of the New Order economic system will depend not on laws and regulations of the government, but on an overriding sense of values characterized by the citizenry — a value awareness which will never permit present-day economic manipulations. So from this point forward, it is extremely important that those seeking citizenship in the New Order begin building a truly New Age value consciousness.

One does not acquire a value consciousness except through proper training. Years ago, children were helped by their parents to adopt standards and values which served them well in later life. But in today's environment of easy credit and an overabundance of things to spend money for, neither parents nor children seem to feel the need to think in terms of value — at least not to the degree that they should. Most people prefer to be motivated by feeling rather than by reason, because the latter involves thought, and thought requires effort. And because they haven't given the matter much thought, they now find themselves the victims of advertising ploys and appeals to the emotions by a vast array of business and professional people who depend on the public to purchase their goods and services.

This doesn't mean every person who deals in material things or services is out to deceive and rob the unwary, but many do play on human

shortcomings such as gullibility, lack of observation, and impulsiveness. How unfortunate that so much of the world's economy is geared to the "caveat emptor" principle! This philosophy of "let the buyer beware" is a far cry from the attitude that characterized the exchange of money, goods, and services at the time of the Mukulian Empire. If the New Order is to become the example we hope and expect it will, we need to revise our economic standards and values and adopt those more in keeping with what obtained when Christ ruled as the first Emperor of Mukulia.

With this in mind, we have prepared a list of twenty suggestions designed to help the student develop a more dependable value consciousness. It will be mostly a matter of self-discipline and self-training, but if you work conscientiously with what is recommended, the results you achieve will be more than gratifying.

*Twenty Points to Ponder When Shopping for Goods and Services*

1. Purchase necessities first. Luxuries and nonessentials should be well-tempered with discrimination.
2. When shopping for expensive items, such as major appliances, furniture, or carpeting, compare model numbers, prices, guarantees, product dependability, manufacturer's reputation, consumer acceptance, services offered by the dealer, dealer's reputation. Make your decision on the basis of the considerations that are important to you.
3. Make your own decisions. Don't be overly impressed by what the sales person may do or say to convince you. Weigh the sales approach; ask the opinion of people who have bought and use the same product; then decide. Be willing to accept the outcome of your decision.
4. When shopping for everyday items, select reputable stores convenient to where you live or work. The cost of traveling a long way to save a few dollars is often much more than the amount you are trying to save. If you shop online, experts encourage staying with well known, secure sites.
5. Check what you have on hand before you buy more. Some "stocking up" is helpful for emergencies or for savings, but some can simply tie up your money with items you may end up giving or throwing away.

6. Keep a list of things you will need as you think of them. Take the list with you when you shop.
7. Plan your shopping trip beforehand to avoid unnecessary backtracking.
8. Consider the use you will have for what you wish to buy and then determine the quality you need. Sometimes irregulars or seconds are excellent buys, if the flaws are not detrimental to your use of the item.
9. Check labels, guarantees, advertising claims, consumer product reports. Be wary of extended warranties you may never use. Check whether experts recommend extended warranties for certain items you are thinking about buying. Some credit card companies automatically extend warranties if you buy an item with their card.
10. Retain purchase receipts, guarantees, warranties, maintenance data, parts lists, washing instructions, and other valuable information you may need to have later on. Follow instructions given by the manufacturer.
11. Legitimate sales can mean substantial savings — post-holiday sales, seasonal clearance sales, inventory sales. Beware of stores that run perpetual sales and offer inferior merchandise that really costs more in the end.
12. Finding qualified and reputable TV, appliance, or computer repair people, auto mechanics, plumbers, roofers, painters, or carpenters requires time and discriminating judgment, especially if you know little about such matters. By taking an interest and being selective, you will have a much better chance of getting a good job done than if you simply assume people know their business and will do the work properly.
13. Being able to find medical and dental care compatible with your needs is sometimes difficult. Physicians' service bureaus and county medical associations or societies often have referral services which may be of help. The experiences and recommendations of friends can also be helpful.
14. Avoid impulsive, spur-of-the-moment buying which is generally motivated by emotion rather than by reason.



15. When buying items that are on sale, be sure you are getting merchandise regularly carried by the store, and not a cheap "leader" that was brought into the store simply to attract customers. Many such items prove to be ill-fitting or poor quality.

16. Emotional buying is usually disastrous. If you regard a sale as an adventure, it would probably be best to limit your purchases and think of your spree as recreation rather than bargain hunting.

17. Try to avoid shopping when you are depressed, or tired, or in a hurry.

18. Use caution in buying things advertised by unsolicited direct mail, and especially by e-mail. This lucrative method of selling generally promises much, but frequently delivers little. And responding to unsolicited e-mail, unless you genuinely recognize the sender, can be disastrous. Full satisfaction with the product — or your requested refund — often requires great tenacity of purpose. What sometimes appears to be a bargain may very well not be, so weigh your decision carefully and think twice before parting with your money for something that is of questionable value.

19. Maintain enough sales resistance to avoid being pressured into buying something you neither want nor need. Learn to say "no" and mean it.

20. Although friends often make recommendations that influence your spending, use good judgment in following their advice. Buy the clothes, the goods, the music you like and want. Buy what suits your personality and way of life. A dress you never wear, a book you never read, is no bargain at any price. Neither is a DVD or CD that doesn't appeal to your taste. Such purchases are examples of impulsive spending that leave you none the richer, though hopefully a little wiser.

### *CHECKLIST OF TYPICAL EXPENSES*

The following is a list of common expenditures which will help you remember where you spent money during the day, week, or month that you perhaps forgot to write down. It will also help you balance your Personal Lemurian Record at the end of each month.

*Food*

Groceries  
Beverages  
Restaurant/Take out

*Clothing*

Wearing apparel  
Accessories  
Shoes  
Patterns  
Fabric  
Alterations  
Repairing

*Household*

Rent  
Mortgage  
Repairs  
Telephone  
Gas  
Electricity  
Water  
Furnishings  
Appliances

*Health*

Doctor  
Dentist  
Optometrist  
Medicine, Prescriptions  
Vitamins and supplements  
Health club membership  
Fitness DVD or magazines  
Exercise equipment

*Education*

Tuition  
Books  
Study materials

*Contributions*

Tithe  
Donations

*Transportation*

Taxi  
Bus  
Train  
Air travel  
Boat  
Car pool  
Citations (fines)

*Personal*

Hair stylist  
Barber  
Cosmetics  
Drinks  
Candy

*Recreation*

Cable service  
Sports  
Movies, Theater  
Spa  
Hobbies  
Vacation  
Entertainment

*Cleaning*

Laundry  
Dry cleaning

*Services*

House repairs  
Yard work  
Babysitter  
Internet service provider  
Tutor  
Landscaping

*Gifts*

Family  
Relatives  
Friends  
Greeting cards  
Boss, co-workers

*Insurance*

Life  
Health  
Auto  
Personal property  
Homeowners  
Fire/Theft/Disaster

*Taxes*

Federal/State income  
Property  
Sales and Use tax

*Dues*

Club  
Association  
Union

*Time Payments*

Auto  
Motorcycle/bike  
Camper or boat  
Electronics  
Medical bills  
Appliances  
Loans  
Charge accounts  
Furniture

*Yard and Garden*

Trees  
Shrubs  
Flowers  
Lawn  
Seeds  
Fertilizer  
Insecticides  
Tools  
Hose  
Pipe  
Sprinklers  
Topsoil

*Pets*

Animals  
Birds, Fish  
Supplies  
Food  
License  
Veterinarian  
Insurance

*Auto*

Payments  
Leasing  
Repairs  
License  
Gas and oil  
Lubrication  
Tires  
Battery  
Auto club  
Washing  
Parking  
Towing

*Miscellaneous*

Bank charge  
Phone calls  
Tips



## HOW TO KEEP YOUR PERSONAL LEMURIAN RECORD

This chapter will help you get started keeping your Personal Lemurian Record, and sample sheets.

### *When to Begin Your Record*

The best time to start keeping your Personal Lemurian Record would be the first of the month following your reading of the entire lesson. Don't wait for the beginning of a new year, since this may result in the loss of valuable time. The sooner you get started, the more quickly you will begin to benefit from your effort to achieve economic balance in your life and affairs.

### *Starter Set of Record Sheets*

Separately, we are sending you a complimentary Personal Lemurian Record, and sample sheets.

This full year's supply of record sheets in bound form is available each year to students for a nominal cost. For convenience, use the enclosed order blank and send your order and remittance to the Lemurian Fellowship. Having a complete record for each year, which can be neatly filed away along with bank statements, canceled checks and receipts, will enable you to keep your financial transactions available for ready reference. Students who live outside the U.S. can duplicate their record sheets exactly as they are in the lesson, and bind them for themselves much more cheaply than paying airmail postage to order them from the Fellowship.

For those students who use a computer accounting program, separate instructions are available so you can adapt your program and create reports that reflect what the Personal Lemurian Record would reveal. It is recommended that you keep a standard Personal Record for at least three months first, so you can better understand the reasoning behind the instructions.

If you would like help in adapting your computer accounting program to the Personal Lemurian Record, write the Fellowship. If you have an Excel® spreadsheet program, we have templates that are nearly identical to the manual Personal Record. Templates, samples, and instructions can be sent to you on a disk. The templates are designed to

work with 2004 and newer versions of Excel and either Mac® or Windows® programs. A one-time charge of \$12.00 for the disk includes First Class postage. (See enclosed order blank.)

### *Understanding the Procedure Makes Record Keeping Enjoyable*

To those who may be unfamiliar with keeping any sort of financial record, maintaining the Personal Lemurian Record may at first seem rather complicated and time-consuming. This is only an appearance, for as you will realize when you begin the actual recording, we have had to make our explanation lengthy and detailed to cover all phases of the process. Because student backgrounds in this subject vary widely, we have tried to provide an explanation that will be clear to all. Once you are familiar with the fundamentals, you should find keeping this record quite simple and enjoyable.

If you are one who is not particularly thrilled by the prospect of having to keep a Personal Lemurian Record, we encourage you to see the deeper opportunity woven into this for better understanding how you may earn greater balance and eventually, the First Degree of Lemurian Initiation. Remember that in our striving for greater unfoldment, we need to improve the things in which we lack proficiency — things we would rather not do because they might seem difficult or boring. This record can bring you a sense of satisfaction and accomplishment that will far outweigh the effort required to maintain it.

### *Simple Knowledge of Economics Encourages Other Interests*

Many school curriculums don't include adequate courses in economics — especially personal economics, and people seem to shy away from anything having to do with figures. This is particularly so among people who are idealistically inclined. Lack of interest in economic matters can lead to similar apathy in such important phases of life as business, government, and the collective public policy that shapes the destiny of any country. If you will do your best to understand your own personal economic affairs, as this lesson and your future record keeping will help you do, you will find your grasp of national and worldwide economics growing rapidly.

### *Makeup of the Personal Lemurian Record*

The Personal Record is divided into four parts, or records, as follows:

## INCOME & CONTRIBUTION RECORD

### EXPENSE RECORD

### SUMMARY RECORD

### SECURITY FUND RECORD

At the end of this chapter, you will find sample sheets of these showing hypothetical entries that might be made by a Lemurian student who is married, has children, and has worked out an arrangement with her husband to divide income and joint expenses. The figures used merely show how the various entries are to be made and should not be considered average or typical. Prices change so rapidly that it is difficult to keep such sample figures up to date. But if you'll look at these as a sample, it can help you see *how* the entries are made and why. After reading the explanations of the record sheets and studying the entries, you should have no difficulty carrying out the procedure with your own Personal Lemurian Record.

## *INCOME & CONTRIBUTION RECORD*

As you will see from the sample sheet, this record of income covers a period of two months.

**SOURCE OF INCOME** The entries written under this heading show income received from various likely sources. You will remember that this student has worked out an arrangement with her husband to divide their income in half.

At the bottom of the sheet, provision is made for four entries which will produce a figure you will transfer to your SUMMARY RECORD as Item 3. But first, let's explain how you arrive at this figure.

**TOTAL INCOME (APPLICABLE TO TITHE)** The amount to be entered here is the *sum* of your income entries. Please note the phrase, "Applicable to Tithe," which means, or implies, that not all income is subject to the tithe, and so, only tithe applicable income should be listed on this sheet.

For example, suppose a student has been tithing regularly, and during a certain month purchases and pays for an item, handling the

transaction properly in his Personal Lemurian Record. The following month, he returns what he bought and receives a full refund. This refund must be entered in his record as a "nontithe" amount because the money originally spent for the goods had already been tithed on. *Do not* enter such amounts on the INCOME & CONTRIBUTION RECORD sheet. They should be entered as Item 2 of the SUMMARY RECORD, which will be explained later.

Other examples of nontithe amounts would be funds taken from one's reserve and added to the Working Fund, provided, of course, that the money in the reserve had been tithed on previously. Money borrowed is considered nontithable, because the loan is to be repaid dollar for dollar in time. The same would apply to any amounts you may receive from persons you have loaned money.

On the other hand, if you had automatic deductions from your pay into a reserve account, and had not previously tithed on such amounts, in drawing on these amounts now, they would be tithable. Income from a pension fund would normally be an example of this.

**TITHE (% OF ABOVE)** On this line, you enter the amount of your tithe. The true tithe, as explained earlier, is figured as 10 percent of one's income. But many who have never practiced this principle often begin with smaller percentages which they gradually increase as their progress with the Philosophy enables them to do so. For this reason, the percentage amount has been left blank. Fill this in and compute your tithe amount accordingly.

**GIFT OFFERING** In addition to their tithes, some students like to include a gift offering to help forward the Great Work. Such amounts are placed on this line beneath the tithe.

**INCOME (MINUS TITHE & GIFT OFFERING)** To arrive at the final figure for this line, and for the sheet, simply add the tithe and gift offering amounts and subtract this sum from the total income figure above.

### *EXPENSE RECORD*

This sheet headed EXPENSE RECORD for \_\_\_\_\_ is for listing one's expenditures for one month. The sheet is divided into six boxes, each having a space for a subtotal so that it will not be necessary to work with extra-long columns of figures when adding. By adding the subtotals, one quickly arrives at the total expense for the month which is entered in the lower right-hand corner of the sheet.



The boxes are also useful in segregating expenses which you may want to know more about, or watch carefully, as shown in the lower right hand box of the April expense record. For instance, this person has been trying to quit smoking for health reasons and finds an added incentive in discovering just how much this habit costs every month. You may want to group expenditures for several months to see how much you are spending in certain areas. Armed with the facts, you can bring this area of spending into greater balance with the rest.

We suggest that you carefully study each of the entries made on the two sample EXPENSE RECORD sheets because several of these entries will answer many of the questions you might think of.

### *SUMMARY RECORD*

This part of the Personal Lemurian Record is of great importance because it provides the basis for a careful study and analysis of your monthly income and expenses, gain or loss, and those other factors having to do with your accomplishment during the month. So that you may have a comprehensive understanding of how this record is to be kept, the sample sheet shows not only the normal, but some unusual in-and-out transactions which affect the end-of-the-month balance of the Working Fund. We are now ready to take up the thirteen items of the SUMMARY RECORD, but before we do, we want to explain what is meant by the term "Working Fund."

#### *Working Fund*

Your Working Fund is the amount of readily available money you have and use from day to day. It consists of what you have in your checking/debit card account plus your total cash on hand — in your pockets, wallet, or purse, in the sugar bowl, teapot, or under the mattress. It should *not* include money in your savings account or other investments as this is considered part of your Reserve. You may be one who starts fresh each month, adding any leftover gain to a reserve account. Or you may carry the gain to the next month, adding it to your Working Fund.

*Item 1* The \$121.40 Working Fund, shown at the top right of the sample sheet for March, is a hypothetical figure brought forward from the previous month, February, which is not included in this illustration.

Item 1 for April would ordinarily be the same as Item 13 for March, but in this case, since the student loaned her son \$50 to help him buy a bicycle, her Working Fund was reduced by \$50 at the end of the month.

*Item 2* In March, the student withdrew \$100 from her reserve to increase her Working Fund. She also returned a blouse she had bought the previous month and received a full refund. The \$42.65 refund, plus the \$100 taken from her reserve are shown at the right. Both of these amounts, while they do increase the Working Fund, are considered "nontithe income," and so do not appear on the INCOME & CONTRIBUTION RECORD.

In April, Item 2 shows another nontithe amount — a \$10 payment toward the \$50 the student loaned her son the previous month.

*Item 3* Write on line 3 the final figure from the INCOME & CONTRIBUTION RECORD.

*Item 4* Enter on this line the total (the sum of all subtotals) from your EXPENSE RECORD.

*Item 5* When your income for the month (3) is *greater* than your expense for the same month (4), you have had a profitable month. You have a *gain*, and the amount of that gain is the difference between the two figures (3 minus 4). The sample sheet for April shows a gain.

*Item 6* Referring to the sample sheet for March, you will note that the student experienced a *loss*: she spent \$177.40 more for goods and services than she received as income. When the expenses for the month (4) are greater than the income (3), the difference (4 minus 3) is shown on line 6 as a loss. Some students put loss figures on this sheet in red so that they will command their attention and encourage them to analyze their financial transactions for these months carefully.

*Item 7* In the April sample, we see that the student added \$500 to her reserve, so the \$100 she took from her reserve in March obviously served to tide her over during the month of greater-than-usual expense. The other statement on this line — "Amount paid against loan" — applies only to money borrowed by the person keeping the record. It would have nothing to do with the \$10 which the student's son gave his mother toward repayment of the \$50 she loaned him for his bicycle. (See Item 2.)

*Item 8* You must not put any money into your Security Fund unless your SUMMARY RECORD shows a *gain* (5) of at least as much as you plan to add to the fund. Any amount that you take from your Working Fund to help build your Security Fund must be shown in Item 8 of the SUMMARY RECORD. This includes partial as well as complete increments.

*Item 9 & Item 10* These two items concern the *completed* Security Fund only, which is \$60, and what you do with the money. If the \$60 is added to your Working Fund, then write the amount on line 9. If it is added to your Reserve, then you will enter the \$60 figure on line 10.

*Item 11* At this point in the SUMMARY RECORD, you are ready to compute the end-of-the-month balance of your Working Fund. If you have listed all of your income, noted all of your expenses, accounted for your tithe, gift contributions, funds in or out of your reserve, money borrowed, money paid on loans, amounts added to your Security Fund, and any unusual monetary conditions, the figure you arrive at here should agree with what you actually have in your Working Fund. After computing your balance by following the simple routine of addition and subtraction indicated by the item numbers within the parentheses, check the answer you get with your actual Working Fund (checking account balance plus cash on hand). If the two figures do not agree, go back over your record entries for the month — and check your arithmetic as well — to see if you can locate the error.

*Item 12* Small discrepancies are likely to occur in the course of a month. Some of these can't be reconciled, so they must be accounted for on your SUMMARY RECORD sheet as an "overage" or "shortage." The sample sheet for March shows how to handle an overage, while April shows how to take care of a shortage.

*Item 13* By adding an *overage* to your computed end-of-month balance, 11 plus 12, or by subtracting a *shortage*, 11 minus 12, you adjust the *computed* figure to the *actual* balance of your Working Fund. Hopefully, such an adjustment will not often be required, for to have your record agree with your counted balance is a mark of precision, and precision is a virtue few can claim today.

The figure you enter on line 13 is the figure you will carry forward to Item 1 of the next month. Rarely will there be an exception to this rule, although one is shown at the end of the sample SUMMARY RECORD for March involving the \$50 loan.

### *An Aid to Accuracy*

If you hope to experience the sense of accomplishment to be gained from having your record agree with your actual funds at the end of the month, some checking of figures will have to be done during the month. The easiest approach is to keep brief notes *every day* of your income and expenses. Each morning, you should write down in a notebook the exact amount of money you start out with. During the day,

keep a record of your expenses and any income you receive. Tally these at the end of the day and be sure your notes agree with what you have left. Do the same thing every day throughout the month. Save your notebook sheets until you complete your figures for the Personal Lemurian Record at the end of the month. These may be helpful in cross-checking. When your record work is finished and balanced, throw away the notes you kept during the month.

### *SECURITY FUND RECORD*

This record covers a period of six months, so two sheets will accommodate a full year's activity. The sample shows entries for four months — January through April — these also being a part of the hypothetical student record we have been discussing in this chapter of the lesson.

Beginning with January, we note that the student must have had \$32 in her accumulated Security Fund at the close of the previous year since this was the amount she brought forward. We also observe that she must have been unable to complete her full \$64 at that time because she shows only \$20 toward the required \$32. As explained before, only complete increments of \$4, \$8, \$16, or \$32 should be added to the Security Fund. Partial increments are set aside separately until the full increment has been saved. This is what occurred in December of the previous year (not shown) and in January as indicated.

With \$20 put away toward the necessary \$32, the student needed only \$12 more to complete this final increment, which she was able to realize at the end of January. This gave her the full amount of the Security Fund, or \$64.

During February, she carried the \$64 Security Fund with her in accordance with the guidelines in the chapter, "The Lemurian Security Fund."

In March, the student placed \$60 of her Security Fund in her reserve (see Item 10 of the SUMMARY RECORD), leaving the original \$4 intact, which she continued to carry with her in order to start accumulating another Security Fund. But, since the month of March showed a *loss* for this student (see Item 6 of the SUMMARY RECORD), she could not add \$4 to the original \$4 and had to wait until she showed sufficient profit, or gain, to do this.

The opportunity came in April, and the addition of this increment is shown as Item 8 on the sample SUMMARY RECORD for April, as well as on the sample SECURITY FUND RECORD for the same month.

The above explanation, in addition to what is set forth elsewhere in the lesson, should enable you to build a Security Fund step-by-step without any problems. If you do experience difficulty and can't find the answer in your lesson, write the Fellowship about your trouble. Describe your difficulty in detail so your teacher will know how best to help you.

### *ECONOMIC BALANCE ESSENTIAL TO ADVANCEMENT*

You now have all the information you need for maintaining your Personal Lemurian Record, and you should now be ready to start recording your income and expenses on the first of next month. Before you actually begin, write in the monthly headings on your blank record sheets. We also suggest that you do your record in pencil so it may be easily corrected and kept neat.

#### *Day by Day Analysis*

Once you start your Personal Lemurian Record, try to follow this suggested procedure: at the end of each day, after you have made all of the necessary entries, take time to study each expenditure.

Ask yourself if this was a necessary expense, or simply one you made on the spur of the moment without much thought. Try to determine if you received full value for the money you spent. Did the goods or services you paid for contribute something worthwhile to your personal balance? Did your expenditure compensate someone for service previously rendered to you? Did it indebt another to you, perhaps to the point where it might be difficult for him or her to compensate?

If the money was used for some nonessential, or if it does not benefit anyone except perhaps the seller, then your daily analysis of such expenses will help you consider your impulsive spending more carefully.

By regularly weighing the nature and importance of your daily expenses through a brief daily analysis, you will gradually develop a greater appreciation of *value*, in time learning to make only those expenditures that are wise and important to your progress and well-being.

#### *Record Procedure Grows Easier with Practice*

While we have explained the Personal Lemurian Record in considerable detail, actually it is a simple process when understood. A knowledge of elementary arithmetic is all that's needed to maintain it. Yet, keep-

ing any financial record is a precise practice, and if you hope to gain the most from the procedure, use thought and care when making your entries. Don't be discouraged if your accuracy is not perfect in the beginning. Time and consistent practice will gradually bring about the improvement you seek.

Each student must determine the extent to which she wishes to work with this record. The basic routine as outlined is essential to understanding and improving her personal economic affairs. Knowing her exact income, and where her money goes, is vital to economic stability. And a reasonable degree of economic stability is essential for all who seek to become a part of the New Order. If you feel your particular circumstances make it impossible to follow the recommended procedure, write the Fellowship. Explain the conditions and ask specific questions regarding your affairs so that proper counsel may be given you.

Try not to carry your desire for accuracy and perfection to an extreme. Be patient with yourself! Failure to realize hoped-for results could lead to discouragement and loss of self-confidence before you've had an opportunity to really try this system for improving your economic affairs. Even if you see a loss one month or more, try to view this in the overall. For the year, are you ahead, reflecting enough security to handle a loss and bounce back? Try to view your entries in light of your overall sense of security. Let your improvement come about gradually. Economic balance, like all balanced unfoldment, takes time, patience, perseverance, and a constant analysis of what you are doing.

### *A Stepping-stone to Greater Unfoldment*

The practice of keeping a Personal Lemurian Record is not an end in itself, but rather a means to an end. Controlling your economic affairs to the degree required for your growing participation in the Lemurian Program is the objective to hold in mind, for it indicates a measure of balance and control of your own environment. As you apply yourself, anticipating the results of your effort, you should gradually become aware of your potential as a New Order aspirant, as well as the place you can fill in the evolving Plan of the *Lemurian Brotherhood*.

Lemurian Initiation and citizenship in the New Order are not merely awards that result from one's desire to advance. They come about only as one directs every thought and action toward their realization, and anyone who seeks Lemurian Initiation must respond to the opportunities that help him progress toward that goal. With the Lemurian Philosophy as the basis for making this advancement, you must be

ready and willing to study, apply the Teachings, and do the work essential to gaining further growth and understanding. And in so doing, you will find in ever-increasing measure, the security and happiness so important to your egoic unfoldment.







## INCOME AND CONTRIBUTION RECORD

MONTH: March

MONTH: April

SOURCE OF INCOME	AMOUNT	
A's salary (1/2)	1439	51
Painting sold thru art class (1/2)	75	00
Birthday gift	100	00
A's salary (1/2)	1439	51
B's salary (1/2)	653	29
TOTAL INCOME (APPLICABLE TO TITHE)	3707	31
TITHE (10 % OF ABOVE)	370	73
GIFT OFFERING		
INCOME (MINUS TITHE & GIFT OFF'G.)	3336	58

SOURCE OF INCOME	AMOUNT	
<i>A's salary (1/2)</i>	1439	51
<i>Income tax refund (1/2)</i>	272	20
<i>A's salary (1/2)</i>	1439	51
<i>Stock dividend (1/2)</i>	143	75
<i>B's salary (1/2)</i>	653	29
<b>TOTAL INCOME (APPLICABLE TO TITHE)</b>	<b>3948</b>	<b>26</b>
<b>TITHE 10 % OF ABOVE)</b>	<b>394</b>	<b>83</b>
<b>GIFT OFFERING</b>	<b>50</b>	<b>00</b>
<b>INCOME (MINUS TITHE &amp; GIFT OFF'G.)</b>	<b>3503</b>	<b>43</b>



EXPENSE RECORD FOR March

EXPENDITURES	AMOUNT	
<i>Haircut &amp; shampoo</i>	35	00
<i>Gas &amp; Electric (1/2)</i>	72	25
<i>Color printer</i>	85	00
<i>Girl Scout cookies</i>	5	00
<i>Light bulbs (1/2)</i>	2	55
<i>Phone bill (1/2)</i>	34	88
<i>Birthday gift for E.</i>	35	77
<i>Stamps</i>	6	80
<b>SUB-TOTAL</b>	<b>277</b>	<b>25</b>
<i>Groceries (1/2)</i>	149	06
<i>Ballet tickets</i>	75	00
<i>Dog collar &amp; leash (1/2)</i>	8	59
<i>Sneakers &amp; socks (J.) (1/2)</i>	34	20
<i>T shirt for S. (1/2)</i>	9	45
<i>E-books</i>	62	50
<i>Fertilizer (1/2)</i>	5	63
<i>Gasoline (1/2)</i>	156	88
<b>SUB-TOTAL</b>	<b>501</b>	<b>31</b>
<i>Parking</i>	2	00
<i>Groceries (1/2)</i>	65	71
<i>Dog license (1/2)</i>	6	00
<i>Dinner (1/2)</i>	20	00
<i>Car leasing (1/2)</i>	245	57
<i>Cable TV (1/2)</i>	18	75
<i>Greeting cards</i>	4	67
<i>Dry cleaning</i>	6	50
<b>SUB-TOTAL</b>	<b>369</b>	<b>20</b>

EXPENDITURES	AMOUNT	
<i>Life insurance</i>	22	00
<i>Vitamin C</i>	7	33
<i>TV set (1/2)</i>	98	38
<i>House payment (1/2)</i>	505	29
<i>Candy &amp; nuts</i>	7	49
<i>Magazine subscription</i>	24	95
<i>Groceries (1/2)</i>	131	04
<i>DVD rental</i>	4	27
<b>SUB-TOTAL</b>	<b>800</b>	<b>75</b>
<i>Parking - airport</i>	3	00
<i>Slippers</i>	21	35
<i>Auto club (1/2)</i>	32	50
<i>Dog food (1/2)</i>	13	74
<i>Lunch &amp; parking</i>	15	95
<i>DVD repair (1/2)</i>	37	50
<i>Water bill (1/2)</i>	45	70
<i>Groceries (1/2)</i>	113	50
<b>SUB-TOTAL</b>	<b>283</b>	<b>24</b>
<i>Car insurance (1/2)</i>	357	25
<i>Internet (1/2)</i>	9	98
<i>Airline ticket</i>	252	00
<i>Parking - airport</i>	3	00
<i>Glasses &amp; exam</i>	250	00
<i>Prescription copayment</i>	10	00
<i>New tires for two cars (1/2)</i>	400	00
<b>SUB-TOTAL</b>	<b>1282</b>	<b>23</b>
<b>TOTAL EXPENSE (SUM OF SUB-TOTALS)</b>	<b>3513</b>	<b>98</b>



EXPENSE RECORD FOR April

EXPENDITURES	AMOUNT		EXPENDITURES	AMOUNT	
Earrings	37	45	Greeting card	2	67
Parking	1	50	Disposable camera	16	54
Phone bill (1/2)	29	91	Baking dishes	36	63
Bedspread	128	28	Plants	23	38
Pen refills	5	85	Doctor visit (copayment)	15	00
Paint (1/2)	14	79	Groceries (1/2)	133	90
Gas & electric (1/2)	69	18	Camera battery	8	61
Groceries (1/2)	68	12	House payment (1/2)	505	29
SUB-TOTAL	355	08	SUB-TOTAL	742	02
Parking & phone	2	50	Car repair (1/2)	99	47
Clothes for J. and S. (1/2)	47	68	Dental checkup	60	00
Yard work	50	00	Public TV membership	45	00
Gasoline (1/2)	59	47	Car wash	5	00
Car leasing (1/2)	245	57	Groceries (1/2)	111	00
Car wash	5	00	Life insurance	22	00
Magazine	3	50	Soap	2	38
Floor wax	10	19	SUB-TOTAL	344	85
SUB-TOTAL	423	91	Dinner with family (1/2)	42	50
Shoes	105	98	Lunch	20	00
Vitamins	51	16	Pizza with friends	19	75
Cable TV (1/2)	18	75	SUB-TOTAL	82	25
Groceries (1/2)	126	60	TOTAL EXPENSE (SUM OF SUB-TOTALS)	2343	08
Alumna donation	25	00			
Newspaper (1/2)	15	00			
Ant powder	7	48			
Trip to zoo with J & S	45	00			
SUB-TOTAL	394	97			





SUMMARY RECORD FOR March

1) Amount of Working Fund at beginning of month	1) <u>121.40</u>
2) Amount taken from Reserve; amount borrowed; <u>\$100.00</u> <u>\$42.65 refund - blouse</u> <u>month the amounts rec'd</u>	2) <u>142.65</u>
3) Income for month (final figure from INCOME & CONTRIBUTION RECORD)	3) <u>3336.58</u>
4) Total Expense for month	4) <u>3513.98</u>
5) When 4 is <u>less</u> than 3, show <u>gain</u> for month (3 minus 4)	5) <u>        </u>
6) When 4 is <u>more</u> than 3, show <u>loss</u> for month (4 minus 3)	6) <u>177.40</u>
7) Amount added to Reserve. Amount paid against loan.	7) <u>        </u>
8) Amount toward Security Fund (must not exceed gain — 5 above)	8) <u>        </u>
9) Completed Security Fund. Enter here when added to Working Fund.	9) <u>        </u>
10) Completed Security Fund. Enter here when <u>added to Reserve</u>	10) <u>60.00</u>
11) Computed balance at end of month (1 + 2 + 5 - 6 - 7 - 8 + 9)	11) <u>86.65</u>
12) <u>Overage</u> or shortage (difference between 11 and actual count)	12) <u>+6.52</u>
13) Amount of Working Fund at end of month (11+12 or 11-12)	13) <u>93.17</u>
	<u>Loan to J. for bike</u> <u>50.00</u>

SUMMARY RECORD FOR April

1) Amount of Working Fund at beginning of month	1) <u>43.17</u>
2) Amount taken from Reserve; amount borrowed; <u>from J. for bike</u> <u>month the amounts rec'd</u>	2) <u>10.00</u>
3) Income for month (final figure from INCOME & CONTRIBUTION RECORD)	3) <u>3503.43</u>
4) Total Expense for month	4) <u>2343.08</u>
5) When 4 is <u>less</u> than 3, show <u>gain</u> for month (3 minus 4)	5) <u>1160.35</u>
6) When 4 is <u>more</u> than 3, show <u>loss</u> for month (4 minus 3)	6) <u>        </u>
7) Amount added to Reserve. Amount paid against loan.	7) <u>500.00</u>
8) Amount toward Security Fund (must not exceed gain — 5 above)	8) <u>4.00</u>
9) Completed Security Fund. Enter here when added to Working Fund.	9) <u>        </u>
10) Completed Security Fund. Enter here when added to Reserve.	10) <u>        </u>
11) Computed balance at end of month (1 + 2 + 5 - 6 - 7 - 8 + 9)	11) <u>709.52</u>
12) Overage or <u>shortage</u> (difference between 11 and actual count)	12) <u>-8.15</u>
13) Amount of Working Fund at end of month (11+12 or 11-12)	13) <u>701.37</u>



SECURITY FUND RECORD

<p>MONTH: <u>January</u></p> <p>Accumulated Sec. Fund from end of previous month . . . . . <u>32 . 00</u></p> <p>Incomplete Sec. Fund Increment (Held separate from Sec. Fund)</p> <p>Amt. at beginning of mo. <u>20.00</u></p> <p>Amt. set aside this mo. <u>12.00</u></p> <p>Amt. on hand end of mo. <u>32.00</u></p> <p>Completed Sec. Fund Increment added to Fund this month . . . <u>32 . 00.</u></p> <p>Total Accumulated Sec. Fund at end of this month . . . . . <u>64 . 00</u></p>	<p>MONTH: <u>April</u></p> <p>Accumulated Sec. Fund from end of previous month . . . . . <u>4 . 00</u></p> <p>Incomplete Sec. Fund Increment (Held separate from Sec. Fund)</p> <p>Amt. at beginning of mo. _____</p> <p>Amt. set aside this mo. _____</p> <p>Amt. on hand end of mo. _____</p> <p>Completed Sec. Fund Increment added to Fund this month . . . <u>4 . 00</u></p> <p>Total Accumulated Sec. Fund at end of this month . . . . . <u>8 . 00</u></p>
<p>MONTH: <u>February</u></p> <p>Accumulated Sec. Fund from end of previous month . . . . . <u>64 . 00</u></p> <p>Incomplete Sec. Fund Increment (Held separate from Sec. Fund)</p> <p>Amt. at beginning of mo. _____</p> <p>Amt. set aside this mo. _____</p> <p>Amt. on hand end of mo. _____</p> <p>Completed Sec. Fund Increment added to Fund this month . . . _____</p> <p>Total Accumulated Sec. Fund at end of this month . . . . . <u>64 . 00</u></p>	<p>MONTH: _____</p> <p>Accumulated Sec. Fund from end of previous month . . . . . _____</p> <p>Incomplete Sec. Fund Increment (Held separate from Sec. Fund)</p> <p>Amt. at beginning of mo. _____</p> <p>Amt. set aside this mo. _____</p> <p>Amt. on hand end of mo. _____</p> <p>Completed Sec. Fund Increment added to Fund this month . . . _____</p> <p>Total Accumulated Sec. Fund at end of this month . . . . . _____</p>
<p>MONTH: <u>March</u></p> <p>Accumulated Sec. Fund from end of previous month . . . . . <u>4 . 00</u></p> <p>Incomplete Sec. Fund Increment (Held separate from Sec. Fund)</p> <p>Amt. at beginning of mo. _____</p> <p>Amt. set aside this mo. _____</p> <p>Amt. on hand end of mo. _____</p> <p>Completed Sec. Fund Increment added to Fund this month . . . _____</p> <p>Total Accumulated Sec. Fund at end of this month . . . . . <u>4 . 00</u></p>	<p>MONTH: _____</p> <p>Accumulated Sec. Fund from end of previous month . . . . . _____</p> <p>Incomplete Sec. Fund Increment (Held separate from Sec. Fund)</p> <p>Amt. at beginning of mo. _____</p> <p>Amt. set aside this mo. _____</p> <p>Amt. on hand end of mo. _____</p> <p>Completed Sec. Fund Increment added to Fund this month . . . _____</p> <p>Total Accumulated Sec. Fund at end of this month . . . . . _____</p>



## ANALYSIS OF PERSONAL LEMURIAN RECORD

### *Analysis Vital to Unfoldment*

The analysis we are recommending in this final chapter of the lesson is extremely important to you. It will help you sense the condition of your cosmic account. It will show you where you may be wasting valuable cosmic credits, and what you must do to avoid this extravagance. It will help you bring your economic affairs into better balance and improve your overall egoic balance so you will be moving effectively toward the goal of citizenship in the New Order.

Unless you analyze what you do from day to day and month to month — particularly in financial matters which are woven into nearly all areas of our lives — your life will lack direction and the incentive of purpose. Your Personal Lemurian Record contains a message for you which will remain buried unless you dig it out. This is not difficult to do, if you have followed the procedure set forth in the lesson. Let's look at some of the reasons why it's essential to analyze your record each month and at the end of the year.

### *Preparation for Citizenship*

If you sincerely desire to earn the First Degree of Lemurian Initiation and qualify for citizenship in the New Order, then the conduct of your economic affairs should reflect your desire, as well as help you prepare for this honor. Economic security is not a matter of luck or breaks, nor is it something that comes with wishful thinking and meditation. It can be achieved only through diligent striving and will evade the thoughtless and unconcerned like quicksilver loose in the hand. Remember there is no such thing as something for nothing. Start from where you are as the first step toward becoming consciously aware of the problems you need to solve in your quest for greater balance, unfoldment, and identity with an Initiate citizenry.

### *Accumulating Excess Cosmic Credits*

To grow mentally, materially, and spiritually; to become a more positive thinking and acting member of human society; to enhance your contribution to the Great Work of bringing about a worldwide manifestation of the true brotherhood of all mankind, you will have to learn how to produce more cosmic credits than you consume.

Based on the nature of your thought and activity, cosmic credits are constantly flowing into and out of your cosmic account. The very fact that you are a living, functioning being calls for the withdrawal of cosmic credits from your account so that you can continue to live. These are credits which you earned through your cooperation with universal laws and principles. If you act contrary to the laws of God and Nature, then you lose cosmic credits, or add cosmic debits, which is one and the same thing.

At any given time, the Great Ones can look at your balance in the cosmic bank and determine the status of your account. If you have a reserve of credits to draw on, you are among the fortunate ones who do; if your cosmic account shows a debit balance, you can expect to be plagued by difficulties until you correct the negative causes which brought this condition about. Maybe you are doing this already, or perhaps your situation appears to be satisfactory as it is. You can't know for sure, though, unless there is supporting evidence in your Personal Lemurian Record which can only be revealed by an analysis of what it shows.

*Personal Lemurian Record — Clue to Cosmic Account*

To a certain degree your Personal Lemurian Record will tell you something about your cosmic account. It won't reveal the exact status of your condition, but it should enable you to draw certain conclusions about your cosmic balance which can be of help in your effort to progress. Let us illustrate.

Suppose that by following the lesson suggestions you succeed in building a reserve — a thing you were not able to do before taking up the Lemurian Philosophy. From this fact alone, you would know that your production of cosmic credits must be greater than what you consume. In other words, while your daily living requirements call for the cancellation of cosmic credits, the amount consumed is apparently less than what you have created through your service and the constructive use of cosmic law.

On the other hand, suppose you have *not* been able to create a reserve, or save much of anything, despite your good intentions and numerous attempts to do so. Perhaps even the accumulation of a Security Fund has escaped your well-meaning effort. This unfortunate circumstance places you among those who find themselves living from paycheck to paycheck — a condition that affects many and obviously needs correcting.

There are many explanations for a situation like this. Some are quite simple and can easily be found by examining the nature and extent of your expenditures as these relate to your income.

For instance, if you have spent money impulsively on nonessentials, or spur-of-the-moment whims that bring no tangible benefit, then such waste should be obvious and so should be the reason for your inability to save money.

If you have spent your money only to supply your needs, yet your expenses have exceeded your income, you have another set of circumstances, and the solution calls for a more objective use of the Law of Precipitation so that you can increase your income.

On the other hand, if you buy many things on credit, or tend to charge goods and services when you don't have the money to pay for them, then your problem is one of self-discipline and the need to face reality. By studying the entries in your Personal Lemurian Record each month, you will soon discover where your weakness lies, and by following the steps recommended in this lesson, you should be able to change any unwanted condition to one that is beneficial and to your liking.

Apart from these more apparent reasons for one's inability to create a reserve, it is possible that there are deeper reasons which may even stem back to previous incarnations. We will mention three such possibilities to help you analyze your own situation completely. You will see that not always is the answer as simple as those noted above. Yet, you should look first for the obvious answer in the conduct of your personal affairs, and if this shows no fault, you could then consider the possibility of an explanation similar to one of the three that follow.

*1. A Karmic Carry-over* One explanation could revolve around the person, or Ego, who comes into incarnation cosmically indebted as a result of his destructive thought and action in a previous lifetime. Under these circumstances, such an individual might be given an opportunity to wipe out his indebtedness by earning enough cosmic credits to do so. But during the process, he would, of course, be canceling cosmic credits which are essential to his daily living. So he would have to earn more than simply enough to cover the amount of the debit balance. While doing this, his personal life and environment probably would not reflect his otherwise good day-to-day economic conduct which normally would improve his affairs. Stated briefly, it means that while he is actually earning more credits than he is consuming, the excess credits are being siphoned off to reduce the indebtedness he brought forward from his past incarnation.



2. *Need for Essential Experience* A second possibility centers around the need for an Ego to gain certain experience early in life essential to a service he may have an opportunity to perform later in life. Let us say that in order to help alleviate some long-standing form of human oppression, it would be advantageous for such a person to experience a part of the suffering, hunger, humiliation, poverty, or whatever lack usually attends the oppressive circumstances. (Human empathy is most sincere when those involved have shared similar experiences.) During the time this individual is undergoing such experience, his economic affairs are quite likely to be less than ideal, despite his constructive use of cosmic law, or even the fact that he may have an abundance of credits in his cosmic account.

3. *An Important Lesson to Be Learned* Somewhat similar to the above might be a case where an Ego, in order to progress, needs to learn a valuable lesson in life. Let's say that *frugality* is the lesson. Perhaps in a previous incarnation this person had a large accumulation of cosmic credits which he squandered unwisely, selfishly. He spent money lavishly, and primarily for his personal pleasure. He disregarded the Law of Compensation by giving no thought to the replacement of what he was wasting, even though he was using his own credits in the process. Only by learning the fundamentals of cosmic economics can such a person prevent eventual bankruptcy, both mundane and cosmic.

At the time of his transition in that particular life, this individual is helped to recognize his inconsiderate ways and is shown how he can avoid repeating the process at some future time — a thing he would want to do if he wishes to advance. Assuming this is the case, such a person should eventually be faced with the need to develop a realistic sense of values and a greater appreciation of the fact that there is no such thing as something for nothing.

To overcome such a deep-rooted problem could entail a whole new life and environment in which every dollar would be hard-earned and desperately needed — a life where any cosmic credits left over from a previous incarnation are likely to be withheld until the required lesson is learned. Under these circumstances, money would be of far greater value to such a person than it apparently was in his former life when he preferred a life of self-indulgence. So in working with a problem of this nature, one should understand that economic stability probably will not manifest in his affairs until the needed lesson is learned. No matter how closely one follows the principles of cosmic economics, his life will be devoid of material success until such time as he sets remedial causes into motion and begins to enjoy the more desirable effects they assure.

*No Two Problems Exactly Alike*

Of course, there are many other reasons why one might find it difficult to accumulate a reserve, yet each has its solution. You must analyze your circumstances to uncover the problem you need to solve. We have cited several examples to help you, so study these, plus your own, in the light of the transitional steps that must be taken to get us out of today's manipulated economy and into that which will become the cosmically sound basis of the now-forming New Order.

*All Change Begins with the Individual*

The economic well-being — or lack of it — of every individual in America and throughout the world is reflected in our national and world economy. To perfect the whole, we must begin by perfecting the individual parts. We must work first to improve our personal lives and affairs, and then, by joining together as a collective example of New Order ideals, we will gradually build an economic structure which will be able to withstand the onslaught of powerful attacks by the nether forces who seek to disrupt and destroy the Great Work of the *Lemurian Brotherhood*.

*Character and Balance More Important than Possessions*

There are many people who consider it a mark of success to surround themselves with material possessions — expensive homes, furnishings, clothes, and cars. To be sure, physical things are an essential part of the life and environment of every New Age aspirant, but not when indulged in to an excessive degree. Purchasing goods of quality, rather than those which are inferior, reflects balanced judgment and an awareness of true values. But the uncontrolled urge simply to possess things shows a lack of judgment, and often reveals an inner desire to impress others by creating an out-of-balance image.

So prevalent and so compelling is this tendency today that it is difficult for people to admit to such problems. Yet, unless we are willing to face our shortcomings in the light of reality, we can't expect to build the character and balance that are an essential part of the advancement we seek. How you view such matters can help you see what changes will enable you to fulfill your twofold purpose in life and gain greater unfoldment in the process.

Some Lemurian students enjoy considerable financial security, and if you are one who does, it can be a different kind of challenge to voluntarily examine what you can learn from your approach to this area

of your striving. For example, do you thoughtfully consider how your cosmic credits are earned and use them wisely? Is there a tendency to use money to influence, or do you find yourself impulsively giving more to others than may be cosmically helpful to them? Do you use wealth as a means of escape from what you may prefer not to do? These are just a few ideas to ponder.

Financial security can indicate a degree of cosmic security, yet because this is not always clear cut, it is important to look deeply at what your Personal Lemurian Record can tell you about yourself, and how to improve your overall cosmic account which has everything to do with cosmic credits and your relationships with others.

### *Social Welfare Orientation Discourages Self-reliance*

The establishment of the Social Security system, employees' retirement plans, government health care, state and county welfare programs, all are well-intended efforts to alleviate poverty and unnecessary suffering. Imperfect as these programs may be, they represent attempts to reestablish the cosmically sound Mukulian system of providing for its respected elder citizens, which will be explained in another lesson.

Programs such as welfare are the government's efforts to alleviate the problems of those who do not have sufficient savings to take care of personal needs and contingencies. If drawn on only to help one get back on his feet, such programs are invaluable. Unfortunately, when reliance becomes a way of life, such a pattern does little to encourage people to earn cosmic credits in excess of their day-to-day needs, and set their finances on a more cosmically sound foundation. Instead, the practice causes one to rely on others to bolster his personal security, taking away one of his primary obligations as a citizen and human being. Helpful though such measures may appear to be in our present economy, they do not relieve a person of the cosmic responsibility of producing according to his needs.

### *Reserve an Indication of Excess Service Performed*

The accumulation of a reserve represents one's ability to reach a degree of balance sufficient to support himself without outside help. It also enables him to maintain dignity and self-respect — a condition that will characterize the New Order. While it is true that a reserve is that portion of income left over after a person has deducted his current expenses, it must be remembered that it is also the result of excess productivity — goods and services that are beyond what one consumes in daily living. It represents a willingness to save and not have to rely on others for help.

*If No Reserve, Find the Reason and Change the Cause*

Many adults have no savings at all. If you are one who is without any savings, you should find out why, and then make whatever changes are necessary to reflect more of the balance required for New Order citizenship. To put it simply, you will need to produce more cosmic credits than you consume, or learn to consume fewer than you produce.

"Seek, and ye shall find." Analyze your Personal Lemurian Record and you will discover where your cosmic credits are being dissipated. Study it carefully and make the changes it suggests. Cosmic law always works. If you use it intelligently, your effort will be rewarded.

*What to Look for in Your Analysis*

It is not enough simply to go through the motions of keeping a Personal Lemurian Record; you must think about what the figures reveal. From time to time, select one recurring expense category, such as eating out, clothing, recreation, gift-giving, home improvements, gasoline usage, etc. Add up what you spend on this during the month. If it seems high, determine how you can reduce this expense. Maybe you purchased things that were unnecessary. Or maybe you bought something you really didn't want and now it's too late to return it. Did you sign a contract you should have read more carefully? Did you yield to momentary pleasure and use funds you were saving for a more important purpose? Are you doing too much for another? Are you driving too much, perhaps as an escape, when recreation closer to home would do? Study your spending habits to see what you can learn about your egoic problems.

What have you learned about the spending habits of your family? If some of these need improving, what can you do to help? Does the conduct of your own financial affairs serve as an example to your family?

We suggest that you write out a list of your own spending problems that you can use each month as you analyze your record. Remember, try to be patient with yourself. You can't change habits of long-standing in a month or two when they took years to develop. The purpose of the Personal Lemurian Record is to show you how to handle your finances. It will tell you whether or not you have enough money to provide for your needs. And it should give you an idea of the condition of your cosmic account, as well as an indication of the lessons you need to learn in this lifetime. From your analysis, you should know what changes will bring your economic affairs into better balance and

move you closer to the goal of Lemurian Initiation and citizenship in the New Order.

*To Build a Reserve, Adopt a Simple Plan*

Students just beginning to think in terms of saving some of their income may find the discipline of the Security Fund enough of a challenge for the time being. But after this has been worked with successfully for a while, many will be ready to go a bit further toward creating a reserve. Others may be prepared now to start building a reserve by putting aside more than the Security Fund calls for. A simple plan such as the following can prove effective.

After setting aside or designating the amount for your tithe and the amount to be added to your Security Fund, you may wish to put, say, one percent of your income for the month into your reserve. If this is still too small, you could start with a larger amount, such as three percent or five percent. The idea is to work up gradually to ten percent which will build a reserve quite rapidly.

Building a reserve accomplishes several things. It teaches you to analyze your spending habits. It encourages self-discipline and the exercise of restraint in the handling of money. It provides a ready source of funds to take care of emergencies, vacation and travel expenses, education for the children, and many other costs that often prove a hardship when one has no savings to rely on.

Always remember that as you serve, so shall you in turn be served. "As ye sow, so shall ye reap."

*Estimating Your Net Worth*

Analyzing your Personal Lemurian Record from month to month will be valuable. But it is also helpful and important to know what sort of progress you're making in the long run. To get a good look at this, you can determine your approximate net worth at the end of each year. There is a simple procedure for determining this.

At the end of each year, make a general estimate of the total value of your Working Fund, bank accounts (checking, savings, certificates of deposit, etc.), stocks, bonds, and real estate, all figured at current market value. If you're purchasing your own home, include that portion of the cost (*principal only — not interest, taxes, or insurance*) that has been paid. Include any outstanding loans or advances you may

have made, as well as any other investments that would be considered negotiable, or convertible into money.

Don't include household furnishings, personal property, or clothing, even though such things are sometimes considered as being part of one's net worth. If you are paying for your car on credit, your personal equity in the vehicle is probably somewhat small, and vehicles depreciate rapidly, so it would be best to exclude this as well. Even if your car is fully paid for, it is not necessary to include its market value in your net worth. If you prefer to do so, check the Internet, your bank, or an automobile dealer for the low (wholesale) Blue Book value of your car and use this figure.

Keep a record of how you arrive at your estimated net worth so you can use the same procedure the following year. And keep your estimate, along with the supporting figures, handy for future reference. As you progress toward bringing your financial affairs into better balance, you will be glad you did so in a systematic and orderly manner.

### *In Conclusion*

You now have been given a complete step-by-step procedure to upgrade your economic well-being. By following the suggestions in this lesson, not only will you rid yourself of the unhappy pressures of financial stress, but in learning to cooperate with universal principles and laws which lead to the control of your spending and saving habits, you will find other phases of your life and affairs also benefiting from this discipline.

Be consistent in your day-to-day striving and soon the rewards of your effort will become apparent. If you think of this in terms of the purpose of life, "to advance from ignorance of ourselves and our potentialities to the point where we are able to consciously control both our environment and our destiny," it is clear that what you do to improve your economic balance will help toward this goal.

In enrolling for this study and training, you have, in effect, told the Elder Brothers that you believe in their Plan and that you truly desire to qualify for citizenship in the New Order. Now, if you will reach out and ask sincerely for their continued help and guidance, they will not disappoint you. In the months ahead, your attunement and rapport with the Great Work should increase and you should come to look on the Lemurian Philosophy as the greatest blessing of your life. Regard your association with the Lemurian Program as a rare privilege, for few Egos in the world today are accorded such a priceless opportunity.

