

THE CONCURRENCE

This Week's Consideration of a Famous Opinion

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The mystic's genuine appreciation of the privileges and blessings which the Cosmic has permitted him to enjoy eliminates the discouragement and dissatisfaction so prevalent among the masses of men. His desires, then, are simplified and essential ones, contributing not only to his own welfare but to the good of all.



Think not so much of what thou hast not as of what thou hast: but of the things which thou hast select the best, and then reflect how eagerly they would have been sought, if thou hadst them not. At the same time however take care that thou dost not through being so pleased with them accustom thyself to overvalue them, so as to be disturbed if ever thou shouldst not have them.

-MARCUS AURELIUS, A.D. 121-180

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To the Members of the Esoteric Hierarchy, Greetings!

I want to deal specifically in the next few lessons with directions for changing conditions in your life and for using the cosmic forces within you to bring about the realization of some of your desires. I told you last week in the concluding lines that I wanted to have many talks with you regarding important ways in which you can use the knowledge you have been gaining in the past months to improve the conditions in your life.

In the past week or two I have had brief interviews with a score or so of our members in this Degree. I wanted to find out just what was the most important thing desired by the average member of this Esoteric Hierarchy. I knew, of course, that esoteric knowledge and development of greater spiritual powers and qualities constituted one of the dominant desires of all of our high Degree members; but I wanted to know what thing of a material nature, associated with our material lives, appeared to be the most important.

These interviews indicated there were two: one, health; the other, finances. As many were desirous of some improvement in connection with their material, financial affairs as of any other subject.

This week, then, I want to talk on this subject. I know there are many in this Degree absolutely free and independent of any financial worries. I know there are as well a large number of our members who have a definite fixed budget, who live within their incomes and never have to worry. I know, on the other hand, that there are some who think it impossible not to have some worry regarding finances. Even those who have millions are not always free from financial worries.

I will never forget what John D. Rockefeller, Sr. said many years ago in that regard. Asked whether it was not a relief to know that his Standard Oil Corporation was on a solid foundation and that he did not have to work so hard and worry so much about building up business and an income as he did in his younger days, his answer was: "For thirty years or more I worked and worried night and day building up my business and laying aside a reserve fund that would meet all emergencies. I worried over attacks made upon the corporation and upon me individually, which called for the expenditure of money to prevent my business and personal fortune from going to ruin. I no longer have to worry about those things, but I now have to work harder and worry more to protect what I have built up than I had to work in creating it and building it up. While I try to rest at night, others are lying awake planning how to take away from me what I have saved, and how to reduce my entire business to nothing."

There is not a person of wealth anywhere in the world

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today who does not have to give as much thought to the protection of what he has accumulated and possesses as he had to give to accumulating it. To think, therefore, that the possession of money or of a business brings relief from worry and work is a great mistake. Money may produce money and bring good things, but money may also be a source of evil and attract grief and trouble. The moment you have more than you actually need, something immediately threatens to make you miserable about it.

We hear constantly of rackets and fraudulent investment schemes deliberately worked upon persons who have, or suddenly come into possession of, a little money. Schemers and racketeers watch for mention of any man, woman, or child suddenly left a few hundred or a few thousand dollars. They immediately set out to make the lives of such persons miserable through blackmailing, badger games, or lawyers and courts, causing them to dissipate their inheritance. Women wearing valuable jewelry are marks for thieves and schemers of all kinds. A pretentious-looking home, or a savings account, make those possessing them victims of the envious.

A man or woman with only a small savings fund has no idea of the worry caused by a large one. Checks may be altered by dishonest persons so as to wipe out the whole bank account in a few hours. Every successful businessman knows the danger of schemers who will illegitimately and dishonestly try to ruin him.

On the whole, then, poor and rich alike have to worry in regard to financial conditions. Actually, the only man who is absolutely free from financial worries to any extent is a laborer, clerk, or employee who receives a moderate salary, lives modestly, and who knows that as long as he is healthy and sober, he can maintain the same budget.

There are thousands in every community who do not receive sufficient to meet their actual expenses. Their problem is either to reduce their cost of living or increase their income. Whichever way they try, it is a big problem. But there is a cosmic way to help in these matters. This is the advantage that the student of cosmic knowledge has over those who depend upon worldly ways and means. In the first place, in every community other persons are using the same worldly means.

A man in the employ of a large institute who wants to increase his income and who uses worldly ways and means of doing it, is just competing with all the other employees in that institution who also want increases and are using the ordinary ways and means. When he goes to the employer and asks for an increase, he is merely competing with the same request made by all the others. The employer is



faced with a problem of considering all the other employees and their requests or considering none of them. When the cosmic method is used, the employer is prepared for the request and looks upon the matter from a different

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point of view because the Cosmic works upon his mind and makes him realize the necessity of helping the individual who needs the increase. When this individual comes to the employer with his request, his battle is more than half won, for he does not find the competition or the antagonism that he would otherwise.

The question might be asked whether it is not unfair to use cosmic rules in such a case, inasmuch as the employer is influenced to give more consideration to one than to the others. This is not true. The cosmic way is open to all, and does not show preference. If individuals prefer to go through life without studying the cosmic laws, without developing the knowledge that they can have, then that is their own karmic loss and not the fault of the Cosmic, nor of the employer.

We might as well say that the employee who takes a correspondence course of study, and prepares himself with greater knowledge, is taking an unfair advantage of his associates. It is true that the one who studies at home does build up an advantage over the others, but it is not an unfair advantage. It is an advantage that all may have if they wish. The fact that hundreds of millions turn their backs on any studies or any guidance of a cosmic or metaphysical nature shows that they do not want to help themselves and do not care whether they improve themselves or not. If they become less successful or constantly have to meet with competition, it is their own fault and not the fault of those who are more successful, who are wiser or have a better and broader viewpoint of the principles of life.

The first and important thing to do in using the cosmic way to bring about a realization of better financial conditions is to establish in your heart and mind a definite idea, belief, and conviction that all material assets, including money and land, homes, gardens, and all that agriculture produces, are not rightful possessions of any one person but gifts from God. They are privileges we are permitted to enjoy, not something that we can demand.

Even governments have utilized the same idea. Some years ago, the Mexican government decided that its oil wells could not be owned and possessed by foreigners who were making millions out of the soil of Mexico. Since the wells were located in Mexico, the oil belonged to Mexico and the Mexican people. Even if others had paid money for this land, they had not paid it to the Mexican government. Therefore, the government cancelled all land sales and leases, took possession of the oil wells, claimed the oil a gift of God to Mexico, and declared that Mexico would use it for its own benefit. The political laws involved are not of interest to us here and now, but the idea is this: when gold, silver, and oil are



turned into money, the persons are using a gift from God for their own personal ownership. Corporations and individuals did not pay God for the oil, gold or silver that He had placed in the land.

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The moment man begins to look upon anything he possesses as his own exclusive right, that moment he changes karmic and cosmic conditions in an unfortunate way. We may live in a house we have built and may possess it in a legal sense, but in the cosmic sense we cannot have absolute ownership of it. No matter how much we may have paid somebody for the land, the lumber, for construction and labor, we have not paid God for anything. In a cosmic sense, everything still belongs to God. The Cosmic permits us to possess, occupy or utilize these divine gifts, and expects us to use them with understanding and without selfishness. When God, through nature's laws put abundance on the earth, its surface and things were not divided and allocated to different individuals. Everything was for everybody; the moment man regarded himself as possessing personally and exclusively, he put himself out of harmony with cosmic law. Karmic and cosmic laws will eventually take it away, or reduce, restrict, or make it of less value and use.

On the other hand, once we realize that everything we possess, use, occupy or enjoy is a divine privilege and blessing, we change our general attitude toward things. First, we naturally thank God for all we have, and the cosmic powers for our blessings. We become truly grateful and appreciative. Instead of bragging about what we have accumulated, own or possess, we become humble and appreciative. This gives us more instead of less. Second, when we become appreciative of what we have and realize it is a blessing and a gift for the use of all, we begin to feel that we are stewards or trustees—channels of the Cosmic for helping others. We begin to realize that what we enjoy must be shared, not held wholly and exclusively as our own. This makes us charitable and more willing to assist others and to divide our happiness with them.

If you will keep this in mind during the coming week, you will discover surprising changes in your own attitude. I shall have something further to say on the same subject in the next monograph.

May Peace Prfound abide with each of you.

Fraternally,

YOUR CLASS MASTER



Summary of This Monograph

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Below is a summary of the important principles of this monograph. It contains the essential statements which you should not forget. After you have carefully read the complete monograph, try to recall as many as you can of the important points you read. Then read this summary and see if you have forgotten any. Also refer to this summary during the ensuing week to refresh your memory.

- ¶ Cosmic laws and principles with which we have been dealing may be used to improve our material circumstances.
- ¶ The cosmic method for changing or bringing about material manifestation is an advantage which the mystic may ethically utilize for his benefit and the benefit of others.
- ¶ Essential to successful use of cosmic laws and principles is the realization that all material assets are not rightful possessions of any one person but gifts from God; to believe otherwise is to be out of harmony with cosmic law.
- ¶ Realization of God's ownership of all things brings about a real appreciation and thankfulness for divine privileges and blessings enjoyed, and an awareness of ourselves as channels of the Cosmic for helping others.

