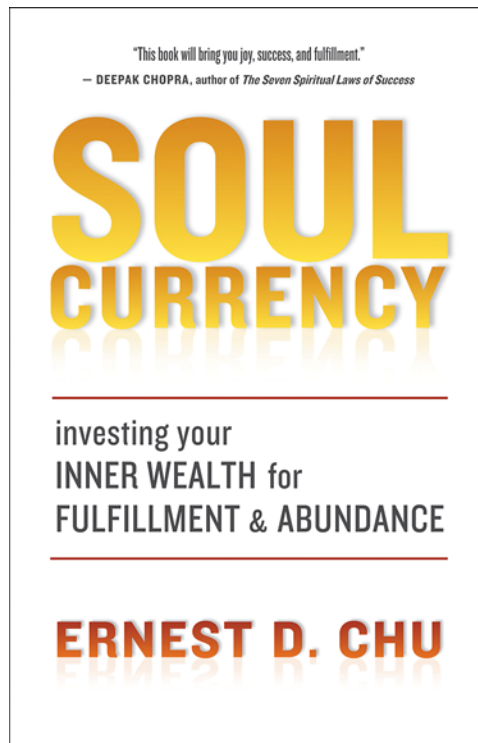


SOUL CURRENCY®

HANDOUTS FOR CLASS 2

August 28, 2008



“Spiritual Capital saturates us. We become its energy and resonance. We think less of the material world and more about “the greater world” that includes all of those around us and the qualities of Spirit. And the more we use our Spiritual Capital, the more it uses and becomes us. But our use of Spiritual Capital cannot be measured. Neither is there a limit to Spiritual Capital, nor a Spiritual Capital saturation point.” ~ Rev. Ernest Chu

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I Am Abundantly Self-Sufficient

I celebrate and recognize the One Infinite Power
That is the Pure Spirit of Love,
All Knowing and All Loving.
I open myself to allow God to flow through me
Expressing as me,
As being abundantly self-sufficient,
Joyfully fulfilled, creatively empowered,
Prosperous without limits in every way.

Replacing fear with faith and uncertainty with knowing,
I create a life of magnificence
More vibrant than I have ever envisioned it,
For I have everything within me
To dare to dream as I have never done before,
To walk hand in hand with Spirit within.

I know that I am One with Spirit
In every part of my Life.
For this, I am ever grateful.
And I release this to the Law of Mind,
Knowing that it is already working in my Life

And so it is.

Rev. Ernest D. Chu

CLASS SCHEDULE

August 28, 2008

7 pm – 9:45 pm

Welcome

Treatment

Sharing

Creating Spiritual Capital:
Activating Your Inner Wealth

Break

Valuing Your Inner Assets:
The Ebay Game

Meditation

Closing Circle and Treatment

*classes typically finish at 9:30 PM

Spiritual Capital

Transforming Your Spiritual Assets into Material Abundance

By Rev. Ernest Chu

Spiritual Capital is God's answer to the proverbial adage, "It takes money to make money." Each of us has an ever-renewable flow of Spiritual Capital that we sometimes take for granted. Most of us never really give it much thought because we never think of such seemingly intangible qualities such as love, kindness, imagination, intuition, intention, etc. as being directly translatable into money. The greatest companies in the world (e.g. Microsoft, Google, Apple, etc.) and the greatest projects (e.g. Three Rivers Dam in China, NASA space program) have been created by first investing spiritual capital. Want to know more?

- Indeed, spiritual capital, which is the active use of our spiritual assets, is the basis of all capital, including financial, intellectual and social capital.
- It is the original investment behind every project and embodies the full creativity and intelligence of the energy of God flowing through us.
- It awaits only our recognition and use, for all of us, and everything in the material world, are created from the energy of God.
- When we invest our spiritual capital, we create the energy of God flowing through us.

Having spent the better part of 20 years on Wall Street involved in the "capital markets," I began to notice that our inner resources, the unique inner resources that we have access to, were very much like "capital."

- We have associated "capital" as money or equivalent types of resources such as stocks and bonds.
- The capital account of a partnership, the paid-in capital of a corporation, and the public stock and bond markets are the capital formation of the material world.
- Our Spiritual Capital creates the tangible rewards of money; the building of material value through investment and enterprise; and the intangible

- gifts of fulfillment, love, and a richness of life that far exceed any monetary accounting.
- If we learn to recognize our qualities of God flowing through us, as our Spiritual Assets, then we can understand that it is the use or investment of these assets that transforms them into a powerful form of divine capital: Spiritual Capital.

We then have a metaphor that helps us understand that our capital base is very large, indeed, and that our issue regarding prosperity is not one of having or not having it, but rather one of taking what is already ours and wisely investing it to create what we desire for a rich and fulfilling life.

FREQUENTLY ASKED QUESTIONS

Here are frequently asked questions about Spiritual Capital and the self-organizing nature of Spirit within, which I believe is key to creating spiritual abundance, well-being, and a deeper connection to all of life.

If Spiritual Capital is that powerful, why is it that I am not aware of it?

To believe that our monetary and other material assets have been created without Spiritual energy, is to believe that the material world creates itself independently of the Infinite Intelligence. Spirit and Spiritual Capital have the same characteristics, but Spirit is infinite. And, unlike material capital, Spiritual Capital provides for infinite possibilities. Spirit creates from itself – an infinite source.

- Spiritual capital is the use of our Spiritual assets.
- But our spiritual assets have often been called “gifts, personal character, talent, and many other terms which are good things to have.
- They are so intangible that they are never thought of as “capital”.
- Spiritual Capital manifests when we activate our Spiritual Assets – the qualities of the Divine imprint of God – by activating them with intention and directing them with focus.

Do more successful people have more Spiritual Capital than others?

Spiritual Capital is available to all human beings, as we all come into life with the Divine imprint of God qualities:

- Successful people create Spiritual Capital, while people who struggle mix their Spiritual Capital with negative beliefs and limitations (counterfeit capital)
- But not everyone fully appreciates his or her own Spiritual Assets. When you activate and direct your Spiritual Assets, you open the field of possibilities to create what you envision.
- Not everyone is even aware of the power of our Spiritual Assets. Yet even when we are not aware, there is a Spiritual Intelligence within us that automatically directs the use of our Spiritual Assets.
- The clearer we become about our Spiritual nature and the invisible flow of the universe, the more effectively we use our Spiritual Capital.

Is Spiritual Capital stored? And where?

People have often used the analogy of a Spiritual bank account. This isn't the best analogy, as there is no limitation to Spiritual Capital.

- Rather, think of our Spiritual Capital as an unlimited field that is present in every part of our energy being, where all possibilities already exist.
- We allow our energy to become in resonance with the unified field, and in doing so we draw as much of the infinite potential as our beliefs and thoughts allow.
- When Spiritual Capital flows, it elevates the user and changes the path in the physical world.
- When we are in resonance even for a few moments, these moments change us and are forever a part of the hologram of our energy being.

When we are not immersed in the resonance of Spirit, we find it difficult to seek true purpose. Instead, we focus on effects, such as the need for money, which is a lower and self-centered resonance and which continues to bind us to the material world of illusion. Even under those circumstances, Spiritual Capital, which is

selfless, can be present momentarily, intermittently, or constantly, depending on our awareness.

How does Spiritual Capital create other forms of capital?

Because there is only One Source, Spirit, then Spiritual Capital creates all other forms of capital.

- Spiritual Capital creates our material capital, often as a byproduct of higher forms of investing in life.
- Spiritual Capital creates what some describe as intellectual capital, but that is a limited notion of how we transform inspiration and knowledge into value and social capital, a measure of our connectedness to others.
- Spiritual Capital is infinitely abundant and has no limitation – only the limitations we believe in.

Financial capital is saved or invested; intellectual capital is developed; and social capital is the power of connection. These are all forms of an inexhaustible capital source - Spiritual Capital, which has no limits.

- Each of these forms of Spiritual Capital is finite to the extent we believe they are.
- Understand: We are part of Spiritual Capital, rather than just simply a user of it.
- Financial and intellectual capital in and of themselves have a lower vibration and become meaningful only when they are influenced by the higher vibration of Spirit.

How do you activate your Spiritual Capital?

An important way is to see ourselves as *worthy* of having the Source energy of God flowing through us. We activate our Spiritual Assets to create Spiritual Capital in several ways:

- Understand there is only one Source, and that the Source is not a job, bank account, or other means.

- Pay attention to the inner rather than the outer. The outer world of effect changes when you change your inner beliefs and thoughts.
- Feel worthy to receive prosperity without conditions; focus intention on receiving flow unconditionally.

Here are some ways to activate our Spiritual Capital by activating Spirit:

- We activate Spiritual Capital through prayer; through altruism; through a vision of ourselves as *a greater energy being*; through our connection with others; and through the multiplicity of our efforts.
- When we are in resonance with Spirit, each aspect of Spirit becomes self-organized conscious energy, per quantum physicist, Dr. Amrit Goswami, author of *The Self-Aware Universe*.
- Spiritual Capital saturates us. We *become* its energy and resonance. We think less of the material world and more about “the greater world” that includes all of those around us and the qualities of Spirit.
- The more we use our Spiritual Capital, the more it uses and becomes us. But our use of Spiritual Capital cannot be measured. Neither is there a limit to Spiritual Capital, nor a Spiritual Capital saturation point.

If you become the energy of Spiritual Capital, how do you create money?

- Focus your thoughts and energy on the exchange of value. While there is no “tradeoff” between joy and satisfaction and getting money, focusing on the exchange of value, such as being paid for time, or selling a product or service, brings us into the illusion of the world, but not of it.
- What stops us are our worthiness issues, which often take the form of conditions and limiting beliefs of how much we can receive.
- Become the energy of Spiritual Capital by understanding that God’s universe is unlimited, and what you give and receive is limited only by your beliefs and thoughts.
- Open to stretch beyond what you believe, and you will receive in greater amounts as you stretch your worthiness to receive your good.

How do Spiritual laws affect Spiritual Capital?

Spiritual Capital uses and is affected by Spiritual laws. For example, because Spirit creates Spiritual Capital out of itself, Spiritual Capital is an effect of the Law of Cause and Effect. Because Spiritual Capital is activated by giving it away, it illustrates the Law of Circulation. And because we get what we believe, Spiritual Capital also is affected by the Law of Attraction.

What determines how much we “get” back?

We receive only what our consciousness (including beliefs and thoughts) allow us to receive. As a society, our belief in value is based upon scarcity and limitation. Thus older or limited editions cost more than current ones. Patented items bring greater value than generic ones. Reserved seats cost more than unreserved seats.

- We never “get” anything “back” but rather allow ourselves to be open to receive what is already in the flow.
- We believe that we must “do something” in order to “receive something.” The truth is that when we embody the “beingness of connection, we open ourselves to the flow. Then receiving feels effortless, and many of us attribute it to “luck” or think of it “as a one-time occurrence.” And, of course, these beliefs make it so.
- When we work on allowing ourselves to *become* Spiritual Capital, we also expand our consciousness, and we expand our worthiness to receive more of what is already flowing to us.

Spiritual Intelligence (S.Q.)

The Organizing Power of Spirit

One of the most important of our Spiritual Assets, besides love (agape), is our Spiritual Intelligence (S.Q.). Like all of our Spiritual Assets, our Spiritual Intelligence is the localized expression of Infinite Intelligence. Understand the presence of S.Q., and you will see its role in prosperity and abundance. It is one of the most foundational of our Spiritual Assets, as it is the organizing power that allows our life to flow.

Psychologists also have discovered the existence of “Spiritual Intelligence,” or S.Q. Researchers have defined it as “ultimate intelligence which we address and solve problems of meaning and value, the intelligence with which we can place our actions and our lives in a wider, richer meaning giving context, the intelligence with which we can assess that one course or action or life path is more meaningful than another.” (Zohar and Marshall) Psychologists have chosen to divide human consciousness into I.Q. (intelligence quotient – or ability to reason, solve problems, etc.), and E.Q. (emotional intelligence – the ability to feel), without recognizing that they are subsets of Spiritual Intelligence.

What is S.Q.?

Spiritual Intelligence (S.Q.) is Spirit working through us and as us, and because there is no separation, it is Spirit knowing itself through us. Our ability to use this “power for good” is awareness, and our skillfulness in using the most fundamental intelligence “love.” Spiritual Intelligence is the symphony conductor that directs and orchestrates the symphony of our spiritual assets.

Why is it so important?

Our Spiritual Intelligence, acting in concert with our unique Spiritual gifts (see partial list), creates our material world.

What is Spiritual Capital and how does it apply to prosperity and abundance?

Our Spiritual gifts – our divine imprint – directed and augmented by our Spiritual Intelligence constitute our Spiritual Capital, which allows us to create more money, more love and fulfillment. Spiritual gifts and Spiritual Intelligence are manifested uniquely in each individual.

How do we consciously become more prosperous?

The Law of Mind brings into existence what we think. By opening to our innate Spiritual Intelligence, and by appreciating the value of and using our Spiritual gifts, we create a ‘frequency’ of prosperity. Our Spiritual gifts include love, gratitude, creativity, imagination, etc. As these gifts circulate, they attract more of the same to us. As we give love, we receive love, and so forth. Our Spiritual gifts or Spiritual Capital, when appropriately used and directed, create opportunities, inspire ideas, and suggest our best choices and actions.

What are the blocks to truly developing prosperity?

- Belief in separation from God, and thus limitation.
- Not feeling Good or worthy enough.
- Living from fear by not being able to give love inwardly to your Spirit or outwardly to others, and by not being able to receive it from everywhere.
- Choosing not to trust and thus being afraid to love.

What then is prosperity consciousness?

- Living from a loving and open heart vs. a knowing head.
- Learning to see Spirit within vs. buying into childhood baggage.
- Trusting Spirit vs. fearing the unknown world.
- Focusing on quiet communication with Spirit vs. focusing on the material world.
- Devoting energy to vision vs. worry about lack.
- Investing God’s Spiritual Capital vs. focusing solely on money.

KEY SPIRITUAL ASSETS (Partial List)

Intuition and Guidance

Clairaudience
Clairsentience
Clairvoyance
Faith in outcome
Faith in self
Faith in spirit
Insight
Inspiration
Intelligence
Intention
Purpose
Wisdom

Creativity

Ability to dream at night
Ability to write
Ability to use color well
Artistic ability
Dexterity
Good spatial relations
Humor
Imagination
Ability to speak a foreign language
Mathematical ability
Musical ability
Perception

Higher Personality Traits

Consideration
Discernment
Empathy
Generosity
Harmony
Joyfulness
Kindness
Optimism
Persistence
Reason
Selflessness

Cultivated Skills and Knowledge

Avocational interests
Career training
Facility with language
Friendship and social skills
Good physical condition
Knowledge of culture
Knowledge of history
Knowledge of mathematics
Networking skills

Instructions for Valuing Your Spiritual Assets

Value is like beauty. It is in the eyes of the beholder, yet it is the starting point for creating in the material world. Look at many of the things that you value most, such as your home, jewelry, artwork, and other items, some of which might be irreplaceable (such as baby pictures or keepsakes).

Human beings have created ways to value almost everything. Material items have what insurance companies call a “replacement value,” or the cost of replacing them. When you are buying or selling a home, the value comes from “comparables” or similar sales. For companies, valuation is calculated by considering current and future cash flow. A public company’s value is the market value of its stock.

What about intangible or “intellectual” assets such as software or patents? What is the Coke formula worth? Or the endorsement of shoes by Michael Jordan? Or the value of social and political contacts such as those employed by lobbyists and others in Washington, D.C.?

Your task at hand in many ways is simpler but more challenging. Find one or two ways to put a value on what seems to be either so valuable, or so intangible, that there can’t be a value assigned to it. If a paleontologist is able to reconstruct an entire dinosaur from a few bones, or if a two-year-old can recognize the value of the Golden Arches, you are more than up to the task.

Don’t look at things as you are used to seeing them, but be as creative as possible. There are several different methods you can use to assign value. For example:

(a) Associative: How much is a changed life worth? If you are a teacher, mother or simply a good friend, how many lives have you affected? The value of these lives reflect a portion of the value of your Spiritual Assets.

(b) Comparative: What might an hour or a day of JK Rowling’s imagination be worth? What if you had to hire Michaelangelo to do a painting for you? Or have Elton John write and perform a song for you? What percent are yours, comparatively?

(c) Metaphoric: Is any one of your Spiritual Assets worth at least .01% of the market value of Microsoft?

(d) Find your own method of assigning value to your Spiritual Assets.

Look at the chart of Spiritual Assets. Decide which method(s) the group you're working with will use in valuing these Spiritual Assets, and arrive at a general value for the group. Then, for your personal value, put down a value that is higher or lower than the group's general value.

TIP: This is a qualitative exercise rather than truly quantitative. Look first at the big picture, then at its components.

This is an exercise in creativity as well.

YOUR INNER VALUE BALANCE SHEET

ASSETS

Current Assets

Cash and Equivalents	_____
Stocks, Bonds & Securities	_____
Short-Term Receivables	_____
Other	_____

Subtotal Current Assets	_____
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Real Estate	_____
Other Investments (non-liquid)	_____
Personal Effects	_____
Equipment, including auto	_____
Collectibles, art, etc.	_____

Subtotal Other Assets	_____
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Spiritual Assets (from exercise)	_____
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Total All Assets	_____
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YOUR INNER VALUE BALANCE SHEET

(continued)

LIABILITIES

Current Liabilities

Payables _____

Short-Term Debt (under 1 year) _____

Subtotal Current Liabilities _____

Other Liabilities

Bank Debt (over 1 year) _____

Notes _____

Contingent Liabilities _____

Subtotal Other Liabilities _____

Total All Liabilities _____

NET WORTH _____

% Tangible Assets/Total Assets _____ %

% Spiritual Assets/Net Worth _____ %

VALUATION WORK SHEET

MY PERSONAL VALUATION (the amount and how you arrived at it):

MY eBay ADVERTISEMENT (5 Lines):

Creating A Treasure Map To Achieve Your Desires

By Linda-Ann Stewart

Sages say, "A picture is worth a thousand words." This is true because images are the way the subconscious mind processes information. A word or verbal phrase translates into images in the inner mind. Think of the difference between reading *Harry Potter and the Chamber of Secrets* versus watching the movie. Which one was more powerful and evoked more emotion? Most likely it was the movie. The words on the page had to be transformed into mental pictures, but the movie was in the very language of the subconscious, and thus grabbed it more directly.

This is why so many goal-setting techniques suggest using visualization and cutting out pictures of what you want to help you manifest your desires. We co-create our world by the images we hold in our minds. Looking at pictures of our goals helps to keep our minds focused on what we want. There are lots of different terms for this process. MasterMind calls it creating "image book pages." Joseph Murphy and Mary Katherine MacDougall call it "treasure mapping." Catherine Ponder calls it creating a "wheel of fortune."

No matter what it's called, the basic technique is the same. You cut out and collect pictures from magazines that represent what you want. The action of finding the pictures, cutting them out, then pasting them onto paper helps to convince the subconscious that you really do want this goal. The pictures may simply evoke the feeling of the desired result, such as a sunset for peace, or a lit candle for enlightenment, or specific pictures of a cruise, car, income or job. The idea is to find pictures that speak to you. For a job, you might find pictures of someone doing that specific job or a picture that symbolizes the job to you.

Underneath the pictures, you write an affirmation that directs the mind. The affirmation can be "I know that my Higher Mind wants this for me, and my creative mind finds the best way for it to manifest." Or "I now have a lavish income of \$ _____ coming to me easily and freely." Any statement that clarifies your goal and supports the belief that Spirit is manifesting it now will work. This helps keep you aware that the Universe wants this for you as much as you want it for yourself.

There are different ways to use the basic technique. For a single goal, such as a job, relationship, travel, or new house or car, you can get a page of colored construction paper or large poster board and paste the pictures on it. Use a color that connects with you and your goal, such as green or gold for prosperity, blue or green for relationships or relaxation, red or orange for a new position or some change in your life, purple or

lavender for spiritual growth. I had a friend who created a treasure map and placed it on the inside of the door to her closet, where she saw it every day. You also can use a corkboard or Styrofoam to pin up the pictures and affirmations and change them as you choose.

For several different goals, you can get a poster board and divide it into the areas of your goals. You can segment it into four parts, such as: work, play, relationships, and health. Then paste the pictures and write the affirmations as you would with a single sheet in each area. At the center, you can have a picture and affirmation that recognizes that the Universe is the Source of your good.

One of my early metaphysical teachers used a notebook for his treasure map. He was a businessman and kept it in a drawer of his desk to look at several times a day and said that all of the desires he put into it came to pass. You can take a folder with fasteners, like one you used in school, and put pictures and affirmations on sheets of unruled paper. Again, each goal should have its own separate sheet of paper.

With a treasure map, you need to have it where you can look at it several times a day but where no one else can see it. Consider putting the map in a closet or drawer. This keeps it private, between you and your Higher Self. If you have someone who will be completely supportive of your goal, you can share it with that person. Look at your map several times a day and each time give thanks that the Universe and your creative mind already have given you what the pictures represent. By giving your mind a picture of your desire and keeping your attention focused on it, the Universe will find the perfect way to transport you to your destination.

Affirmation

I know that the Universe wants the best for me, the Highest Good of abundance, health, harmony, ease and comfort. As I put the pictures of what I want into my mind, I empower my Higher Mind to create a perfect outcome. I don't need to know how anything will manifest. My Higher Mind knows just the right way to deliver me to my desire. I give thanks, knowing that the Universe already has granted me what I want.

Exercises for Developing Your Spiritual Capital

Begin Each Day:

As you wake up, start the day off with a prayer. This is an opportunity to set the vibration of the day. Know that you clearly imagine what you desire without conditions, and you deserve.

Repeat into the mirror with feeling, “I am prosperous... I am prosperous” 100 times. Do this until it feels natural.

During the Day:

Whenever you have a moment, continue to affirm, “I deserve, I deserve.” Follow this with a clear image of receiving what you envision.

Review Your Desire Statement:

Tape a copy of this statement to your dresser or put it any place where you spend time. See it every day as your image of what you desire becomes clearer and has fewer if any doubts attached.

Speaking:

Become conscious of your spoken conversation. Break the habit of using “want” and “need” as well as “would have,” “should have,” “try,” and “hope.”

Reading:

Read Chapter 3 in *Soul Currency: Investing Your Inner Wealth for Fulfillment and Abundance*.

Three-Week Project: Begin creating your own treasure map.

Prosperity Meditation (optional):

Use the Seven Days to Prosperity and Peace meditation CD (purchase either at the church or at www.soulcurrency.org). Set aside in the morning and before you go to sleep to condition your mind and set your intention. Note how you receive as well as how you give in your life.

Affirmative Prayer & Gratitude

Take time out to do affirmative prayer (spiritual mind treatment) before making any big decisions and when confronting challenging situations. Use these and other opportunities to find gratitude in every situation.. Focus the treatment on your intention, but create openness to accept the “miracles” of Spirit.

NEW CLASS SCHEDULE

Date	Day	Start	Reading
Aug. 21.	Thurs.	7 PM	Ch. 1 & 2
Aug. 28	Thurs.	7 PM	Ch. 3
Sept. 4	Thurs.	7 PM	Ch. 4
Sept. 11	Thurs.	7 PM	Ch. 5 canceled
Sept. 18	Thurs.	7 PM	Ch. 5
Sept. 25	Thurs.	7 PM	Ch. 6-7
Oct. 2	Thurs.	7 PM	recap added

NOTE: Sept. 11th class has been canceled, and the final class will be on October 2, 2008. Handouts for the classes can be downloaded at www.soulcurrency.org by clicking on “student resources” and typing in the following: User ID: soul; Password: currency

Classes: All classes will be held at The Center for Spiritual Living, Ft. Lauderdale 1550 NE 26th St. Ft. Lauderdale, FL. 33305. Phone: 954-566-2868. If you are going to miss a class, or will be late, please email Rev. Ernie at reverendchu@aol.com, or call at 561-315-6311.

Class Hours: 7 PM – 9:30 PM. The first class will end at 9:45 PM due to late registration. Please be on time.

Home Study: The reading introduces the Soul Currency terminology and key concepts, so it is especially important to do the assigned reading. In addition, participants will be asked to write a short description of what they have noticed during the week about how their life is unfolding in abundance and fulfillment.

Treasure Map: Participants will be asked to create a treasure map and bring it in on or before Sept. 18th. For those who unaware of what a treasure map is, see the handout on creating a treasure map.

Office Hours (by Phone): Participants may make a 15 minute phone appointment with Rev. Ernie to discuss issues or questions. All discussions are confidential. To arrange an appointment, email reverendchu@aol.com

Prayer Treatment: If anyone attending the class requires an affirmative prayer treatment, they can refer the request to practitioners, Hobbit Forrest, Carmen Blanco, and Greg Coffelt.