SEED MONEY:
THE LAW OF
TENFOLD RETURN
AND
HOW IT WORKS
BY John Hoshor

An Easy Way To Add To Your INCOME

Let us imagine we have \$50 in United States of America currency.

We could put the money in a Savings Bank and it would return us approximately \$2 a year. We could buy a Mortgage Certificate and get a return of \$3 or even \$4 a year. Or we might use the money to buy a share or, depending on the price, several shares of stock in some corporation, perhaps get dividends and, provided we bought at the right time, make a profit on the transaction.

Of course we could also use the \$50 for food, rent, clothing, books, tools or for other needs or just for pleasure.

That is why money is the medium of exchange. It can be used for many things. One of the things money can be used for – which at this writing is not generally known – is as SEED MONEY. This means that we can so use money that we reap a *harvest of multiplied money*.

Just how do we plant SEED MONEY? What happens when we do plant it?

We *give* it to our Church or to a hospital, school or college, or to any of the Social Service organizations, which subsist on donations. Or, if we so wished, we could give it to any needy person, friend or stranger.

Then we follow a specific mental formula derived from the Great Teacher and proven absolutely true and dependable by such financial giants as the first John D. Rockefeller, Andrew Carnegie, Julius Rosenwald, Andrew Mellon and others of great wealth.

With perfect safety, without any risk whatever, our SEED MONEY so planted, will return us tenfold. We will receive back \$500.

Can't you just see the bankers and the economists holding up their hands in horror at such thought? They will tell you it cannot be done.

You are welcome to believe them and lay this booklet aside or give it to someone else. Or you can read it and learn *how* SEED MONEY multiplies, *why* it multiplies, and by following the principles and methods set forth, prove its truth for yourself.

Incidentally, it has often been said and many times inaptly, "The truth shall make you free." The only truth that will make you free is the truth which you prove for yourself. If you cannot prove it in your own experience -- if you cannot apply it and demonstrate it in your daily life -- whatever it is, truth or not, it will not make you free.

Long ago the prophet Jeremiah knew about SEED MONEY. A prophet becomes a prophet because he is inspired. He can by some means rise to higher levels than ordinary people and so more clearly see things and know things for what they are.

In our language, that is what Jeremiah said, in one of his most exalted states of inspiration. "Prove me now herewith, sayeth the Infinite, and I will open the gates of the granaries of Infinite Resources and pour out upon you such blessings, such Wealth, such Prosperity and such Overflowing Abundance of all the good things of Life that you have not the power to receive."

Were Jeremiah around today to witness for us he would tell you that our \$50 planted as SEED MONEY and properly cultivated would return us \$500 and that other SEED MONEY sums would return proportional harvests.

Here is a story, which happened in California eight or nine years ago, of how a friend of mine proved Jeremiah's promise with typewriters.

My friend Sigmund was studying to be a writer. He felt he could progress faster if he had a typewriter. Sigmund asked me to help him demonstrate a typewriter. I agreed and we started our work that night.

Although Sigmund had often been writing at his desk, when his landlady came up to straighten up the apartment the very next morning she suggested that he go to the basement and get the typewriter some folks who had once lived there had left. She told Sigmund he might have the typewriter.

Sigmund phoned that day and gave me an account of what had happened. He said, however, the machine was not new and that he had taken it to have it cleaned and put in working order.

The following day Sigmund picked up the typewriter and asked me to come and see it. I went to his place. I'm quite certain it was not the first typewriter ever manufactured, but it could have been the second. The two of us sat quietly and looked at it.

"Does it work?" I asked him.

Sigmund laughed and said, "It does, in a manner of speaking."

During the next few weeks the machine needed fixing several times and Sigmund told me he finally decided to leave it in the repair shop.

Soon after, I was called to Phoenix, Arizona, where I spent several months. When I returned to California I went again to see Sigmund.

He asked, "Why don't we try the typewriter demonstration again?"

"Let's apply what we learned from the other effort," I suggested.

"We know typewriter period is not enough," Sigmund said.

"What kind of machine do you want?"

Sigmund thought and answered, "It doesn't have to be new but it should be a late model of a standard make and also be in good working condition."

I said, "Al right, that's our pattern, a late model standard make in perfect working order."

We both went to work on it that night.

It was three days before I spoke with Sigmund again. He phoned and said he had tried to reach me the day before. I explained I had been away on a business appointment and asked what happened.

Sigmund said, "A friend of mine who's been drafted into the Army brought me a typewriter that's only 3 months old. I once lent him my car to drive his mother to Seattle and he said he didn't know when he's going to need the typewriter again, if ever, and he wanted me to have it."

I asked, "What kind of condition is it in?"

"Perfect", was Sigmund's answer.

I said, "Fine."

Sigmund said, "That's not all. You remember me telling about my friends who live across the street?"

"The ones you moved the lawn for when the man had his ankle broken?" I asked.

"The same. When I came back fro the store this afternoon, Mary -- she's the wife – called me over. They are going back East and have more than they can haul in their car. They bought a typewriter a couple of years ago when they tried out the mail order business at home but the business didn't prosper and they gave me the machine. Mary said they had been watching me write in longhand at my window and they wanted me to have it. I couldn't refuse it so I brought it home with me."

I said, "Great. Is it in good condition too?"

Sigmund said it was in perfect condition. Then I pointed out to him that we had demonstrated two typewriters. I heard him laughing over the phone.

I asked, "What are you laughing about?"

He answered, "I have three. This morning when I went for the mail there was an almost new machine in front of my apartment door with a note typewritten 'This is a gift.' I thought perhaps you sent it."

I told him and I told him truthfully, "Sigmund, not only did I not send it, I know nothing at all about it."

Sigmund said, "We'd better turn it off. I don't want to go into the typewriter business."

Since those years Sigmund has used the formula time and again and is today a prosperous writer and lecturer on the subject.

The resources of the Infinite are Infinite, and every human being has direct access to these resources.

Jesus knew about SEED MONEY and how to multiply it. He referred to it more than a few times and once with the loaves and fishes demonstrated it with great success before a huge throng.

In the parable of the talents Jesus told about three men. One had been given one talent, another had been given three talents and the third had been given five talents.

A Roman talent was a denomination of money about equivalent to \$500.

The man who had the three talents doubled his, as did the man who had the five talents. Jesus commended them and promised to make each a ruler over ten cities. In effect this was saying that the principle they had applied could be used over and over again *ad infinitum*, that it was Unlimited in its operation.

The man who had one talent did not multiply it but instead buried it in the ground. Jesus reprimanded him and said that his one talent would be taken from him.

Use part of your money as SEED MONEY and you will become prosperous, exceedingly prosperous.

Fail to use money as SEED MONEY and you will remain or become needy. Why? Because the needs of Life are forever eating up your Substance, your earnings, your capital. These must be constantly replenished and extended – renewed – just as you have to forever renew your Breath of Life.

A very small percentage of our population today uses The Law of SEED MONEY in one form or another. These are the rich, and especially, the very rich. Yet perhaps only 1 in 10,000 of these few use the SEED MONEY principle consciously, knowing what they are doing. The others have conditioned themselves to follow certain business practices, some of which are not contrary to The Law of SEED MONEY and which, part

of the time at least, are harmonious with that Law. Their financial success is in direct proportion to how closely they follow that Law.

It should go without saying that success will be greater where one practices the SEED MONEY principle consciously and constantly than where one uses it only spasmodically and accidentally.

A typical business operation in harmony with The Law of SEED MONEY might be as follows: A man gets an idea for a new product, which will confer benefit upon those who buy it. He takes the idea to a friend. They study it and agree that people will buy it and be pleased with having and using it. They also agree it will require X number of dollars to develop and market the product. They calculate they can sell the item in volume and estimate they can profit to the extent often times the X dollars they must invest in it. So they go into business, follow their agreed course and make the profit.

Details will differ in every case but the foregoing operational procedures are those utilized in almost every successful business venture.

The greatest fortune the world has ever seen in private hands was amassed by a man who thoroughly knew, understood and *constantly used* The Law of SEED MONEY.

The first John D. Rockefeller, throughout his long Life, put his full trust in that Law.

Whether in his early days when he gave frugally, but regularly, to his Church or in his middle and later years when his Foundations were giving many millions to better the world Rockefeller *always envisioned* the many times multiplication of his gifts *returning to him*.

And they did. How they did.

Rockefeller knew the truth of the early Biblical promise, "All the land thou seest shall by yours." He laid his claim on the Infinite and accepted possession. It came to him. *The Law always works*.

Rockefeller kept his secret a secret. He taught only his family and the principle of SEED MONEY is still working full time for them.

The world regarded the elder Rockefeller's practice of giving a new dime to everyone he met as a rich man's idiosyncrasy, but to Rockefeller it was a deeply religious and significant act, each gift another opportunity to multiply his return. Selfish? Greedy? Do not believe it. Here was a man in love with the Law, thoroughly and all-absorbingly in love with the law. He embraced the Law and it gave, flooded Abundance and Wealth and Prosperity over him almost beyond human power to count.

Van Loon in his Life of Rembrandt paints a scene where the bailiffs are moving out the artist's stove and other furniture. In one corner of the hut his wife is lying on a

pallet of straw dying of consumption. And what is Rembrandt doing? Standing in another corner of the hut painting. As Rembrandt was in love with painting, the first John D. was in love with making the law of SEED MONEY work for him.

Many men have walked our earth and left it richer for having been there, but it might well be that this first John D. Rockefeller, once probably the most reviled man of his era, left behind for the human race riches as great as any man who has been on earth.

Rockefeller knew the Law and knew it so well that when in his middle 40's America's finest physicians gave him but six months to live he took the law and started applying it to his health, and as a result outlived all of those good medics from 25 to more than 40 years.

Andrew Carnegie, Julius Rosenwald and Andrew Mellon all knew the Law of SEED MONEY and practiced it constantly throughout long and extremely prosperous lives. Not only did the gifts of these men enrich the entire world, but they also multiplied their personal wealth because each of them knew how to claim the multiplied return of their gifts and constantly did so claim.

Practically everyone knows about the tithe. The tithe meant that one-tenth of the person's income *belonged* to the Church. It was, in effect, a payment due – a thanksgiving. More than a few are reported to have used the tithe and to have become highly prosperous doing so.

Paying debts is one of the primary requisites of becoming prosperous. Some may think they could achieve prosperity by never paying anyone. This is contrary to The Law and simply will not work. Something for nothing is always nothing. You must either pay as you go or pay later with interest compounded. Jesus warned about paying debts when he counseled to pay any you owe 'lest ye be cast into prison and shall not come out until ye have paid the last farthing." Debts are a prison. Get more than you can handle and you will learn that the Great Teacher was exactly right.

The best practice for prosperity is to pay your debts before they are due, insofar as it is possible, and so keep them out of your consciousness.

There is a distinct difference between the tithe and SEED MONEY. The tithe is a gift AFTER you have made the income. SEED MONEY is a gift in order to claim a TENFOLD RETURN. SEED MONEY applies the LAW directly, and therefore much more effectively. In utilizing the SEED MONEY principle you are saying in effect, "Here's the SEED I plant. Here's the investment I make with the Infinite. Here's the money with which I bless my fellow beings. I claim my tenfold return. I am drawing on my Unlimited account with the Infinite."

Why tenfold and not elevenfold or twentyfold or thirty-fivefold or millionfold?

Simply because the number 10 is the easiest of all to multiply by. You merely add a ZERO to the figure with which you start. The zero is symbolical, meaning it is nothing to the Infinite to send you your multiplied return, that to the Infinite it is less than the air you breathe.

The full figure of your return, however, is and *must be*, important to you, important enough to call forth from you a full-hearted thankfulness as well as the necessary mental work. Gratitude is an open door to abundance. It helps to shorten the time required for your demonstration. Chemists tell us that for each ten degrees increase in temperature the speed of a chemical reaction doubles. So add the warmth of thankfulness, of gratitude, to your SEED MONEY formula all along the line.

Why not a millionfold?

Because you must be able to conceive yourself as having the amount you claim.

In fact, you MUST imagine you already have it.

Let us say we plant – give -- \$50 in accordance with the Law of SEED MONEY and lay our claim on the Infinite for \$50,000,000 in return. Then we begin to wonder where all that money is coming from. We begin to doubt. The doubt shuts off our return, creates a block. It will be the doubt we demonstrate.

So the proper method is to start the process giving – planting – no more than you can conceive yourself as having the tenfold return of, and then lay positive claim to that.

You may be told by someone that laying claim to a *specific* amount limits you. This is not the law. Claiming a specific amount makes the demonstration both easier and more rapid. Actually, you do not limit yourself by making a claim for a specific amount because you can apply and re-apply the principle an endless number of times either in succession or concurrently.

Do not pay the slightest attention to WHERE your return is coming from. That is neither your work nor your responsibility. The Infinite takes care of both the means and the manner. Your work is to claim the tenfold return of your gift and to leave all constructive ways open for it to reach you.

SEED MONEY return is EXPECTED money return. The means by which it comes to you and the manner in which it comes to you may be unexpected, more than likely will be unexpected, but the return itself is EXPECTED. The repetition is both for emphasis and to help clarify the operation in your mind.

How long will it take? There is no time in the Infinite. Time is a human concept. Do your work faithfully and go happily about your normal business. As certainly as the day will dawn on the morrow your efforts will be rewarded.

One of the best ways to attain proficiency in the operation of the Law is to repeat the Daily Affirmation, which closes this booklet, many times a day for many days until you have thoroughly convinced yourself WHO YOU ARE and WHAT YOUR PROPER ROLE IN THE UNIVERSE IS. Do this and the Law will work for you promptly and in full measure.

There is also an after-the-fact technique that invariably helps to shorten the time required for demonstrations. It aids in registering the pattern clearly in your consciousness.

Imagine you have the return in hand. That much you MUST do. Then, to add the mental picture of exactly what you are going to do with the money. If you intend spending it, see yourself buying, choosing, exactly what you want. Also see yourself as wearing, or carrying, it out of the store after you have seen yourself paying for it. Go through the details of the transaction several times. What you said, what the sales person said, the store or stores in which you are going to make the purchase or purchases, put in all the details.

Or it may be you are going to put the SEED MONEY return in your bank. Then see yourself going into the bank, making out the deposit slip, carrying it and the money over to the teller's window and speaking to the teller, giving him the money and the slip and getting your receipt back. Imagine what the teller says to you and hear him saying it.

Also imagine yourself sending another check to your Church or to your favorite Social Service organization as the next step in utilizing this Unlimited and ever-new Source of Wealth.

The Law is there for you to use just as the fresh, wonderful air in the earth's atmosphere is there for you to breathe. Would you choose to spend your Life without fresh air? In a smoke-filled room or in an area constantly saturated with smog? Such conditions take their toll in Life and health for those who choose them or permit themselves to live in such surroundings. Similarly, those who are ignorant of the Law of SEED MONEY and of how it works suffer with unfulfilled needs; suffer from the lack of many of the desirable things of Life, which in our day require money to buy.

Human needs are greater today than they have ever been.

The cost of living, at or near a record high, continues to mount. Rents are the highest ever and are still increasing. Food and clothing were never costlier. Today all children, to be able to compete with their own generation, must have a college education.

Wage and salary increases do not solve the problem. Other and greater sources of money income are needed.

The saying that the rich get richer was never truer. Or that the poor get poorer. The reasons for both are fundamental. Most of the rich are daily applying the Law,

although they may not be aware of it. They have a surplus about above their living needs, which makes it unnecessary to pay any more than casual attention to those needs. So they do not multiply NEEDS in their consciousness. They live, surrounded by riches and the evidences of riches, and with riches filling their consciousness they attract more and greater riches continually to themselves.

The Law always works. The direction in which it works depends solely upon the contents of the individual's consciousness.

The poor are constantly thinking about what they NEED and forever talking about it. The Universal Law of Life is *that upon which you focus your attention always comes into your Life and experience*.

The individual's only salvation is to get himself out of the vicious circle of need and poverty, to stop focusing on them and instead focus on *receiving*, *having*, *sharing* and *giving*.

A man I know by the name of Sheldon found a way out.

This man had many ups and downs. He was twice a millionaire, both times when a million dollars was a lot of money. Some months ago Sheldon's business failed. The immediate cause was a bad credit loss. Yet he knew there was a deeper cause.

I suggested to Sheldon the John D. Rockefeller technique of giving. When he answered that he has given not thousands but hundreds of thousands of dollars away I knew he spoke the truth. Sheldon has never been known to refuse a request for help. I explained to him that although giving was necessary, *just giving was not enough*, that one can easily go bankrupt giving without return.

He listened for an hour as I outlined the principle of SEED MONEY to him. Sheldon asked, "With what do I start? I'm flat broke."

Actually he had \$3 in his pocket. On my advice he exchanged his \$3 for 300 new pennies and started giving them out one at a time. I received the first one. Each time he gave a penny he would multiply it in his consciousness and see the multiplied return as having been made to him. The same evening, before he had given out all his pennies, a long forgotten creditor came to his home and paid him \$12 on an old bill.

On my advice Sheldon went again to the bank and this time brought back 200 new nickels. Again he started giving them away, one at a time, each time following the SEED MONEY technique. Within three days he was called in as consultant on a marketing problem and received \$250 for a half-day's work.

Still working the SEED MONEY formula this time he started with \$100 of new quarters. While he was busy giving these out and multiplying and claiming his return,

two friends contacted him and offered to finance him n a new business venture. All the capital he needed was placed at his disposal.

Sheldon came to my apartment and we talked over the situation.

He said, "Although I have been in business in New York City for 40 years, actually, like Moses, I have been wandering in the wilderness. Never before have I known what I was doing." He insisted that he would not have any more "downs" in his Life because he had learned the SEED MONEY formula and practiced it. He still gives but now he multiplies and claims is tenfold return and his new business is prospering mightily.

Why is giving necessary?

The farmer who wants a crop must give to the earth – must sow or plant the seed – otherwise he will harvest only weeds.

When you were born the first thing the doctor did was to hold you up by the heels and smack your little bottom. You gave out with a squawk and that started you breathing. Breathing itself is both a giving and a receiving. So is your very Life, for discontinue either exhaling or inhaling and you cannot live.

When you want the lights on you turn the switch, which [closes or completes] the circuit and starts the flow of current. The entire Universe is a series of energy circuits – from the earth and other planets their orbits to the particles of the atom in their orbits. Shut the flow off anywhere along the line and the result is nothingness.

In James Stephens' classic *The Crock of Gold*, the Old Philosopher observed, "You must be fit to give before you can be fit to receive."

The plain and simple truth is that you must start giving before you can start receiving. This is the kind of Universe we live in.

You may say, "But how can I give when I don't have any money?"

Then you must start with your muscles, with labor and the sweat of thy brow until you have received some of the currency of the realm. Then start giving it and claiming the multiplication of the tenfold return back to yourself. Continue this as you continue breathing and soon you will be prosperous and surrounded by Abundance.

Actually, no one ever grew rich working either at labor or at a white-collar job. Those who grow rich are those who organize their minds for riches, who direct employees on the one hand and who direct their multiplied claims to the Infinite on the other hand. As a matter of fact, you do not need any employees to become rich provided you know the SEED MONEY technique and use it persistently. Likewise, you can be an

employee and by using the SEED MONEY formula constantly in your Life you can become wealthier than your employer if he fails to use such formula.

What is the formula, which makes the Law of SEED MONEY work for you?

The formula is derived from Jesus. When properly used, it always produces the desired results.

"Believe ye have already received that for which ye ask and ye shall so receive." No words ever spoken or written in any language carry greater, or more farreaching, import than these words.

Please note.

You are not asked to join any organization.

You are not asked to attend any meetings.

You are not asked to subscribe to any dogma.

You are not asked to follow any ritual.

You are not asked to believe any theories, opinions or suppositions.

You are only asked to believe that you *already have received whatever it is you* want.

Surely this is not too great a price for you to pay to achieve your desires.

Imagine they are yours NOW.

What could be easier?

And it works. It works. IT WORKS. Anyone can prove it conclusively for himself.

Do you remember the saying, "A little child shall lead them"?

Why shall a little child lead them? Because it is easy for a child to imagine, and because children practice imagining more than grownups.

To repeat, the ONLY THING, which you have to believe is that you have already received that which you want. Your age does not matter. Your creed does not matter. Your race does not matter. Your name does not matter. Your sex does not matter. Your political affiliations do not matter. Your nationality does not matter. Your education does not matter.

Simply believe YOU HAVE ALREADY RECEIVED WHATEVER IT IS YOU WANT. No one else can limit you. If you want to limit yourself, you can. Otherwise the entire resources of the Universe may be yours.

One morning not long ago I was waiting on a street corner in Manhattan for a bus to take me to my office. A man who had been sitting on a nearby bench arose and shuffled over to where I stood.

We spoke and passed the time of day. I noticed that his clothes were old and torn and that instead of shoes he was wearing low-cut rubber overshoes. I asked the question which obviously he expected me to ask.

"What happened to your shoes?"

"Someone stole them while I was asleep last night," he told me.

"What are you going to do for shoes?"

"That is what I have been wondering. I found these in the garbage back of the building where I slept," he answered. He showed me the soles, which were more holes than rubber.

"What can you get a pair of shoes for?" I asked.

"There's a Shoe Repair place I know where I can get an unclaimed repaired pair for \$4 or maybe \$5."

Then I asked him, "Do you have the money?"

"I don't have a cent," he replied.

"How near is the Shoe Repair place?" I asked.

He pointed, "Only two blocks over that way."

"Let's walk over," I suggested.

When we reached the Repair Store I handed him \$5.

"See what you can get with that. If you need more, tap on the window and I will come in."

In a few minutes he came out of the store wearing a comfortable-looking pair of repaired shoes. He held out a dollar bill towards me saying, "I got these for 4 bucks."

"Keep the dollar," I told him.

We walked together to the corner and shook hands, thanking each other. He asked, "Why do you thank me?"

"Because I am happy I was able to be of service to you," I told him.

We wished each other good luck and I went on my way to the bus stop.

As I walked I silently repeated over and over again the SEED MONEY formula. "I have received \$50 in return. I have received \$50 in return with good to all concerned. Thank you. Thank you. Thank you." When I arrived at my office business took over and I forgot the incident.

Mind you, please, I have practiced the formula for hours and hours over the years. I have worked it almost countless times, both on a small scale and on a large scale. I have seen friends make it work many times. So not only did I believe I had received the \$50 in return, I knew. I knew. I KNEW.

That night as I opened the door of the apartment house in which I live a pretty girl came out and smilingly thanked me. I noticed she carried a musical score from *The Pajama Game* and I asked her, "Are you a singer?"

"No," she answered, "I'm a receptionist, but I'm taking singing lessons."

"Who is your teacher?" I asked.

She mentioned the name of a Vocal Teacher who had been a friend of mine for many years but whom I had not seen for 15 years. I told her my name and asked her to remember me to her teacher. She said she would and went on her way.

I went to my apartment, showered and put on fresh clothes. As I was starting out to keep an appointment, the manager of the apartment house came to my door and told me I had a call over her phone. I answered it. The Vocal Teacher was calling and asked me to come to his studio. I went at 10:30 that evening. After we had shaken hands and congratulated each other on none of the 15 years showing he said, "John, before you moved to California, you did some publicity for me, which proved very profitable to me. You never sent me a bill."

I explained that I had done it as a favor, that it had not required any time, merely a phone call.

He said, "Had you billed me then, I could not have paid you, but I would like to pay you now."

He walked over to the Baby Grand piano and picked up a check already made out and offered it to me, saying,

"Will \$50 be all right?"

I answered him, "\$50 is exactly right."

There may be some who will scoff and say I have linked two events, which had no fundamental relationship to each other. However, the wiser will believe me when I

say the \$5 given to the needy man for the shoes and the \$50 out of the blue for a forgotten service were as certainly linked to each other as my fingers are linked to my hands.

Here was a penniless, needy man, in rags, without shoes, who unknowingly brought to me \$45 in profit, in added Wealth and Prosperity, which it is conceivable might never have otherwise reached me. How was this possible? It was possible only because I knew the Law of SEED MONEY, the principle of Tenfold Return, and I took the opportunity, which came my way, of aiding a fellow being and of then applying the Law and claiming my multiplied return. I thanked him sincerely before we parted and should he ever read this I thank him again.

To repeat and so that there can be no vagueness or misunderstanding in the mind of any reader as to how he makes his claim on the Infinite for the multiplied return of his gift I wish to point out that he does so by *believing he has already received such multiplied return*. It is as simple as that.

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Instead of continually saying, as many do, "I want," "I need," or "I do not have," say, "I have," "I have," "I have," "I HAVE."
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In addition to making the gift to start the flow of prosperity to you, believing you have ALREADY received your multiplied return IS YOUR ONLY WORK.

Practice this art of believing specifically as an actor practices his lines, as a champion golfer practices his swing, as a great concert pianist practices is instrument. There is no other endeavor in Life, which will pay off so well. Begin the practice now, if you want to grow exceedingly prosperous and rise above all the want and lack, and have great riches in their place.

There was a woman neighbor of mine in Hollywood who was on the verge of committing suicide because she could not find work. She had borrowed all she could from friends and pawned everything pawnable.

After hours of talking with her she agreed to give and did give \$6.50 of her last \$7.20 to The Salvation Army. Within three days she received a Cashier's Check from a son whom she had not heard from in five years. After buying food, paying a week's rent, she had \$20 left. She told me rather sheepishly that she had taken \$15 of that and gave it to The Salvation Army. She said,

"It worked once. I hope it will work again."

I explained to her that when you work the Law, you do not need to "hope." You know!

A friend of mine, a man named Carroll, now has a Gift Shop in Los Angeles. When he was struggling trying to save enough money to open the shop he had a letter from a nine-year-old niece of whom he was very fond. The niece asked him to lend to her \$300 so that she could have her teeth straightened. Carroll told me about the request.

He showed me the little girl's picture saying she was the prettiest child he had ever seen. The picture showed she was pretty. But Carroll said, "I can't lend her the money. I have less than \$1000 and I need more than \$3000 to open a Gift Shop. It will take her years and years to repay me."

He continued talking about it. Finally he asked my advice.

"Don't lend her the money by any means," I told him. "Give it to her. Send it to her today."

After hours of discussion I convinced him it was the right thing to do not only for the sake of his niece but more for his own sake.

Carroll sent his niece the money. I think for a while he was sorry because it took more hours of talk to get him to make his multiplied claim for his return. He agreed however and did make his claim.

The following Sunday, Carroll telephoned me. He may not have had tears in his eyes but he surely had them in his voice. A former partner from whom Carroll had been estranged for 12 years or more came to Carroll's home and handed him thirty new one hundred dollar bills. The ex-partner told Carroll that when they had dissolved the business years earlier Carroll had been defrauded out of certain moneys. The \$3000 represented this money with interest. Carroll opened his Gift Shop the following month.

A novelist friend of mine, working on a novel, wanted to go to the British West Indies for three months and finish the book there. He gave me no argument but went to his bank, as I told him, drew out his last \$70 and gave it to his Church. He also followed the formula with enthusiasm. In less than a week I saw him off the British West Indies. A publisher whom he had not previously known had contacted him and employed him to do a series of three magazine articles on those islands. My friend received a \$500 advance *plus* a check for \$200 on account of his expenses.

Please recall that, in the words I spoke to myself, returning the bus stop the phrase was included, "with good to all concerned." This phrase should always be a part of any claim you make on the Infinite.

There is no telling how the return you claim will come to you. The only telling for certain is that it will come. You do not want some loved one to die and will to you the amount you claim. You do not want to receive it as a result of an injury to yourself. So always, always, ALWAYS, include in your multiplied SEED MONEY claim, or for that matter whenever you draw upon the Infinite for anything, the provision "with good to all concerned." In this manner you protect yourself and all others who may be concerned.

Carefully check your motive in each of your SEED MONEY operations to make certain that there is no content of harm, or intended harm, in it towards anyone

concerned. Whether the money is primarily for yourself, or for others, or simply for reserve to practice providing the Law, it should manifest with equal ease. The Law does not care. But if there is harm in your consciousness towards anyone that harm will multiply also and return to fall upon your own head. You cannot fool, or sidestep, the Law. Why you cannot, will be explained in the pages, which follow.

In the times of the Great Teacher very little was known regarding human health. Disease was rampant. Almost everyone was ill. Life expectancy at birth was extremely low. Even in Shakespeare's day it was reported as having been 4 years.

Much of the ministry pf Jesus was devoted to healing those who had little or no other chance of health. Today we have a great medical science, mammoth and well-equipped, ably staffed hospitals in every area. We have physicians' offices in almost every block, with expensive research laboratories dotting our land.

Dr. Arnold A. Hutschnecker, a physician who has practiced internal medicine I New York City for more than 40 years, states in his book, *The Will To Live*, that in spite of a long succession of miracle drugs and great advances in medical knowledge about one half of the people in the world are ill at any given time.

In contrast, 99% of all the people in the world are living hand-to-mouth, in the face of the greatest prosperity the race has ever witnessed. It is our opinion that were Jesus alive today He would devote some of His time and teachings to telling His listeners how to become prosperous.

Can't you just hear this Great Teacher saying, "Your lack, your needs, your poverty, are insults to the Infinite. These are totally unnecessary conditions, which you have pinned upon yourself. Rise above your ignorance. Find out WHO YOU ARE and make your claim for an Overflowing Abundance of all the good things of Life and it shall be given to you, in full and running over."

Then again, "With what measure you give, it shall be multiplied tenfold and given back to you."

The spirit in which you give is the most important thing about your gift.

Why?

It is intrinsic to the pattern in your consciousness and its physical counterpart will carry through into your multiplied return.

When an opportunity to give is offered to you, if you consider giving and then decide against it, saying in effect, "I better not, I may need it myself," you will most certainly need it yourself. If you give grudgingly or calculatingly these configurations will be present in your return.

If, however, you give boldly, generously, full-heartedly, impulsively, it shall be given to you tenfold in the same manner.

The fastest and in some ways most interesting return on a SEED MONEY tenfold claim that I know of, happened to me quite recently.

I was on my way to a Branch Post Office with an armload of parcel post. In addition, I carried unwrapped, but in its own display package, a small appliance I was then distributing. I intended to deliver it to a local purchaser on my way back.

As I hurried up the crowded street I passed a blind man with a cup. I thought to myself, "I'd give him something if I weren't loaded down."

Almost instantly I recognized the negative application of the Law. I turned and struggled back through the crowd, reached the blind man and asked him to stop for a second.

I laid my packages on the sidewalk, took all the change from my pocket and put it in his cup. It made a good noise and it seemed he was almost on the verge of opening his eyes. However, he did not, but he repeated his thanks. I recovered my packages, reached the post office and mailed them. Then, taking my unwrapped appliance I turned to leave the post office. A man stopped me, saying,

"I'm interested in that product. May I see it?"

"Certainly," I answered.

We stopped at the first writing counter near the entrance and I took the appliance out of its box and showed him how it worked. It happened to operate on batteries and their sound attracted a small crowd. The man who had inquired looked at it, then handed me his card, saying,

"Please mail us a catalog sheet. We may give you an order."

I thanked him and proceeded to put the product back in its box. Most of those who had been watching had disappeared. However, one man stepped up to me and said, "Where can I buy a couple hundred of those things?"

"I distribute them," I told him. "I'll be happy to supply you."

He said, "First, let me buy the Special Delivery stamp I came for, then we'll do some business."

On the way to my office he introduced himself. He was the Ohio distributor for one of the Reducing Foods and was in New York looking for a product he could use as a premium to open accounts with dealers. He bought 200, did not ask for the discount to

which he was entitled and which I gave him. He paid cash. I do not know exactly how much I gave the blind man. I had made my claim for a general tenfold return, and I'm quite certain the profit of that sale represented a full measure return running over.

Perhaps the most significant part of the transaction was that the buyer was as happy with his purchase as a child is with a shining new toy.

Here, then, in summary:

THE LAW OF SEED MONEY

In giving money to your Church or school or college or hospital or to any Social Service organization or in any other way using money to bless, help or aid your fellow beings you have not only the right and the privilege but you have also the duty of claiming from the Infinite a tenfold money return. To claim it is to receive it.

THE FORMULA:

- 1. Plant the SEED MONEY. Give the amount you wish to the organization or person you wish.
- 2. Now you cultivate your claim. Immediately after you make your gift and as soon as you are alone make your tenfold claim on the Infinite in the following manner: "I have received \$______ (tenfold the exact sum given) in return, with good to all concerned. Thank you. Thank you. Thank you.
- 3. Repeat your formula time and again. Say it just before you fall asleep. Say it during the night if you awaken. Say it several times the first thing in the morning. Do it enough and then relax and follow your normal routine. It is not necessary to overwork.
- 4. Start your work at a modest level, high enough that your gift and your multiplied return are both important to you so that you will do the work as outlined conscientiously. If you start at too high a level so that you begin to wonder where all the money is coming from you are liable to incur doubts. Avoid doubts or they will manifest in your results as nothingness.
- 5. Tell no one of your claim or work. Do it in private. You may do it silently or aloud. You may also write your claim or claims and refer to them at times to refresh your pattern. The only work you have is to impress the pattern on your own consciousness.
- 6. In the event your multiplied claim is not returned as rapidly as you think it should be after you have made your gift and done the work on your claim to

the best of your ability, then do the following: Refer to the Daily Affirmation at the end of this book. Read it and re-read it until you know WHO YOU ARE. As soon as you realize WHO YOU ARE, your demonstrations will fly on wings to you. People will shove money at you, if you claim money, from every side. You'll be literally able to pick it out of the air.

7. Give your gift in the spirit of complete trust. Give it boldly, happily, impulsively, full-heartedly and generously. It will return to you tenfold in the physical counterpart of those qualities.

The Law is always in operation. The formula works in your favor when you work it. No one else can do it for you. You must do it for yourself just as you must breathe for yourself.

We come now to knowledge, which insofar as we know has never before been revealed.

Why do the Law of SEED MONEY and the SEED MONEY formula work? Why must you "believe ye have already received" before you can receive?

We are going to tell you why. We are going to give you the reason it works and should you ever fail to make it work the reason you fail. We are going to give you the only explanation, which fits all the facts, the explanation which is the basis of all religions, all creeds, all faiths, all healings, all miracles and all the conditions and experiences in human life.

We are going to take the mystery out of all these things and in the golden words of Rev. Paul M. Brunet "put the MASTERY in."

The ancient Hindu emperor, Asoka, is reported to have observed, "All creeds have their miracles." Today we not only know this to be true but we also know that the psychiatrists and hypnotists have theirs.

Why?

Because of man's relationship with the Universe.

Scientists have explored the Universe with powerful telescopes and with powerful microscopes. In all their search and research they have found only one thing. From the farthest star to the most infinitesimal part of the atom the only thing scientists have been able to find is *energy*.

Everything that exists is one form or another – one level or another – of energy.

Energy fills the Universe.

The Universe is Energy.

The Infinite is ENERGY.

Then it should surprise no one to learn that there is a fluid, plastic, invisible Energy, which flows evermore through the human mind.

This Energy, Undifferentiated, flows through the mind of *every* human being.

The Infinite Energy, which flows through the human mind, is Power, Sheer Power. *It enters your mind unformed, flows out of your mind impressed with the patterns in your consciousness, and flows evermore into the EXACT form of those patterns.*

This Infinite Energy, which flows through your mind is BLIND, has no will of its own, cannot say no to your patterns or do anything but follow them explicitly.

This Infinite Energy, which evermore flows through your mind, is Unlimited. It will flow into whatever pattern you conceive and inasmuch as all Energy works in circuit, the Energy, which flows through your mind brings back to you on its invisible circuit the physical counterpart of your thoughts, words and emotions.

If you pattern the Infinite Energy, which flows through your mind, with evil, evil will be returned to you.

If you pattern it with disease, disease will be returned to you.

If you pattern this Energy with debts and needs, debts and needs will be returned to you.

If you pattern this Unlimited Infinite Energy, which flows through your mind, with happiness, happiness will be returned to you.

If you pattern this Energy with great riches, great riches will be returned to you.

If you pattern this Energy with Perfect Health, Perfect Health will be returned to you.

If you pattern this Energy with Ever-Renewing Life, with Inexhaustible Vitality, with Everlasting Youth and with an Overflowing Abundance of all the other things of Life, all these wonderful things will be returned to you.

You are the Director, the Selector, the Chooser, the Decider – you are the Absolute Monarch of that Infinite, Unlimited, Blind, Obeying, All-Powerful Energy, which flows through your mind.

Do you think Nuclear Power is great? You're right. It is great, very great. But compared to the Infinite Energy, which flows constantly through your mind, and of which YOU are the Undisputed Ruler, Nuclear Power is as a weak and helpless infant I the arms of a mighty giant.

The purpose of your Life, the responsibility of your Being, is to direct that Energy into the best and most constructive forms you can conceive. As you do so, you prosper. As you fail in this purpose – in this responsibility – you suffer.

Now do you KNOW WHO YOU ARE?

Now do you KNOW *why* you can make your SEED MONEY tenfold claims on the INFINITE and have them paid in full?

The Infinite is your Servant, works every second of your Life FOR YOU, follows your EVERY order, has nothing else in all the world to do but to bring you Blessings, Health, Ever-Renewing Life, Wealth, Prosperity and an Overflowing Abundance of all the good things of Life including deep and satisfying Happiness.

Getting, having, enjoying and *sharing* all these things are both your birthright and your duty.

MY DAILY AFFIRMATION

I know WHO I AM.

I AM the Selector, the Director, the Guide, the Pattern Maker, the Blueprinter of that unlimited, Unformed yet All-Powerful, Blind, Completely Obeying, Infinite Energy which every instant of my Life flows through my mind.

I AM the Eyes, the fingertips, the *Consciousness* of that Infinite Energy.

I AM the Sole Ruler and Absolute Monarch of that Infinite Energy which flows through my mind.

That Infinite Energy is my Omnipotent and Willing Servant [and] follows exactly my every order.

My words and thoughts and emotions FORM the Infinite Energy into the conditions and circumstances of my Life and environment. That All-Powerful Infinite Energy is constantly and precisely fulfilling – transforming – my words and thoughts and emotions into their physical counterparts.

No words or thoughts or emotions of mine ever return to me unfilled, therefore, I am always exceedingly careful that all my words and thoughts and emotions are beneficial, positive, constructive and specific in all their aspects.

By Guiding and Directing that Infinite Energy forever flowing through my mind with words and thoughts and emotions which ARE beneficial, positive, constructive, and specific, I bless myself with Perfect health, with Ever-Renewing Life, with Inexhaustible Vitality, with Everlasting Youthfulness, with Wisdom and Understanding, with Wealth, Prosperity, Happiness, and an Overflowing Abundance of all the other good things of Life.

I bless my fellow beings with beneficial, positive, constructive and specific words and thoughts and emotions and also with gifts of moneys, services, aid, help, love, praise and encouragement and claim my tenfold return on all these from the Infinite as is both my privilege and my duty as a Conscious Expression of that Infinite Energy.

That Always Obedient, All-Powerful Infinite Energy, which flows constantly through my mind, ALWAYS brings my tenfold return to me. Daily my capacity to receive increases, expands and magnifies.

All Good completely fills my Life and environment and the Life and environment of all my fellow beings.

So I AM.

So is it.

SEED MONEY RECORD

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