

THE PROSPERITY GAME

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The Wealthy Way of Heart, Mind and Spirit

Steve Nobel



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Introduction

It was a fresh, warm spring day and I went walking in a local park. The buds and shoots were starting to open and people were enjoying the change in the weather. People were playing football on the grass and along one of the paths some children were playing. There were three children aged around 4-5 years and as I walked past I saw that they were engaged in a game. Their parents were distracted and they took the opportunity to run up the path towards a large bench. Two of them reached the bench first and immediately sat down. The third was a little behind and ran excitedly towards them to claim her place. The two seated children giggled as they watched her approach. They then simultaneously lay down on the bench in a new game so that there was no room for the third child. They were all laughing at this new game but the young girl who stood excluded before them soon found this game less funny. As she realized that they were not going to let her sit down, she was soon in floods of tears. I slowly walked on by. It seems to me that scarcity is a lot like this children's game.

Scarcity and prosperity are words which describe activities and attitudes: they are not physical things. They are not something which we can put onto a table and examine. They cannot be adjusted or fixed like machines. We are not handed a certain quota of either at birth. They denote internal attitudes which we hold (consciously or unconsciously) from moment to moment and which lead to external activities and consequences. Scarcity and prosperity manifest through our attitudes, beliefs, habits, thoughts, and feelings, before they appear through our choices and actions or the words that come out of our mouths. Scarcity and prosperity are simply self-perpetuating games that we choose to play.

Scarcity is a game which is played at many different levels, from the personal all the way up to the global. It is a game maintained by false promises, penalties and punishments as well as a lack of real and enduring values. Scarcity gives importance to fleeting, fashionable things and even to deadly things, yet hardly any to important things such as those which are truly enjoyable and sustainable.

This book's contention is that every problem in the world has at its core some issue concerning scarcity. We can experience a scarcity of money, opportunity, time, or of caring, freedom, happiness, peace or purpose. Scarcity creates a scary world. Scarcity seeks to solve the problems it creates through striving and playing harder and faster. This strategy leads us ever more deeply into scarcity. In this book we will explore scarcity and how it plays out through, money, work, and the greater world in which we live.

Prosperity is a whole different game, with a whole different mindset. Prosperity is a conversation, a way of thinking and feeling, a deep connection with life. This may be the game for you; to give you a better feel for it, here is an overview of the prosperity game:

1. Prosperity is a game that can be played by anyone. To begin, all you need is the willingness to participate. Any book, course or teacher will only be of use to the degree in which you actively participate with the material offered. Your involvement is the real magic that creates the transformation.
2. The more you are able to lighten up and play the more fun you will have and the better your results will be. A game is not meant to be played too seriously. Scarcity has been played far too seriously across the planet for too long.
3. This game is a mirror. What you see on the outside is a clue to the game being played on the inside. The reflection in the mirror changes when you change on the inside. When you transform scarcity in yourself you will literally see, hear and touch a different world.
4. You have been conditioned to play this game from the outside in. Scarcity conditioning needs to be reversed so that you play from the inside out. When you awaken to prosperity consciousness you will naturally feel richer on the inside and also, in time, on the outside.
5. As you play with the possibilities of prosperity you cannot help but touch others around you. Your prosperity play will assist and inspire others. As you play to assist others to be more prosperous you cannot avoid being rewarded yourself.
6. This game will take you on a journey, one that will engage your latent conscious and unconscious resources. Inner and outer resources will spontaneously become available as you engage in this play. You will also awaken to your spiritual resources and to your relationship with the Higher Intelligence within the game.

7. Playing the game will help you heal the age-old split between spirit and matter. You can play to experience both material and spiritual richness. In this game, inner and outer riches are not mutually exclusive. There is no end to the possibilities you can create and experience in this game.

Do you want to come and play?
Hope so!

Love and blessings,
Steve Nobel

Part One

**Scarcity = The Way of
Lack and Misery**

Chapter 1

Scarcity = Money-Centred Living

The greed for fruit misses the flower.

RABINDRANATH TAGORE

Many years ago there lived a king named Midas who was very, very rich; it was said that he had more gold than any other king in the world. The king grew so fond of his gold that he eventually loved it better than anything else in the entire world. His one great wish seemed to be for more and more gold and one day, while he was in his gold room counting his money, a beautiful fairy boy stood before him. The boy's face shone with a wonderful light, and in his hand he carried a strange-looking wand.

'Midas, you are the richest man in the world,' said the young fairy. 'There is no king who has as much gold as you.'

'That may be,' said the king. 'As you see, I have this room full of gold, but I should like much more.'

'Are you sure?' asked the fairy.

'I am very sure,' answered the king.

'If I should grant you one wish,' said the fairy, 'would you ask for more gold?'

'If I could have but one wish,' said the king, 'I would ask that everything I touch should turn to gold.'

'Your wish shall be granted,' said the fairy. 'At sunrise tomorrow your slightest touch will turn everything into gold. But I warn you that your gift will not make you happy.'

'I will take the risk,' said the king.

Principle One *Scarcity-thinking says that money can buy confidence, freedom, happiness and self-worth. It says that the point of life is to accumulate, consume, strive and spend.*

Scarcity = A False Premise

We live in a world of scarcity. We might not be able to see or touch it but scarcity touches us everyday. Scarcity moves through the global money markets, it is seated at most corporate board meetings and is debated by most governments. It moves through family systems and shows up in conflict. It stares out at us through the stories and imagery of glossy magazines and it is reported daily in the newspapers. Scarcity affects both rich and poor alike. It snakes through the underbelly of our cities and through the underclass in the streets. Children are born into it and adults struggle endlessly with it. Scarcity is intangible and deadly.

Scarcity is like the story of the computer hologram in *The Matrix*. It is an invisible world that surrounds us but which we do not realize is there. We have to be told out it, to open our eyes to it, in order to experience it for ourselves. Then we may be ready to unplug from it. Scarcity is the feeling that there is something wrong with the world. It is an invisible prison forged within the mind. Being in this prison means that we can never really be who we are and live to our full capability. Once we really understand that we are being held in a prison of scarcity, everything changes. Nothing can remain the same anymore. Our modern world has so much to offer; it is easy to disbelieve that scarcity is a part of modern living. Yet nothing that the modern world has to offer can free us from scarcity. Almost every glittering product or amazing service has the potential to take us deeper into the prison of scarcity. Scarcity is a state of mind that colours and influences all of our outer experiences. In the state of scarcity, no amount of money, houses, holidays or sexual encounters will give a sense of deep fulfilment or lasting happiness. Each purchase or experience gives but a temporary release from its grip. Most of us have become so deeply infused with scarcity consciousness that we do not acknowledge it.

Scarcity is a voracious and all-pervading feeling of lack. It comes from the belief that there is not enough in the world – not enough money, love, happiness... the list is endless. Scarcity has many ways of touching us but perhaps its most profound method is through the ways in which we think and feel about, and relate to, money.

Scarcity is a lack of not only money but of every resource imaginable. It is a strangulation of living where the importance of hope and possibility diminish in favour of security and money. The word 'economics' is derived from the Ancient Greek word meaning 'home', and the home is where we create and nurture life. Scarcity is not much concerned with the home for it is a death grip – a world of hungry

ghosts, starving children and criminal greed. Scarcity finds solace in every couple that argue over money and will inhabit every workplace which has a 'nose to the grindstone' mentality. Scarcity is found between a rock and a hard place; it is a place of great emptiness, although not in the Zen sense. This kind of emptiness is the feeling of never being fulfilled, satisfied or complete. Scarcity is like a bath with the plug always out; no matter how much water is poured in, the bath can never be full. The water just simply runs away.

In the scarcity mindset, money is linked to issues of survival. When this is so, considerable emotion becomes attached to it. Our attitude of scarcity keeps us worrying about our bills or diminishing savings. It takes our mind away from what we want to do with our lives or for others and reduces our life to a bank statement; when we have money, we can breathe easy, we have kept the creditors from the door. When we have little money, it is as though the very air that we breathe is in short supply. We start to breathe shallowly and focus on all manner of nightmarish scenarios. We need money in order to live, but linking money to survival like this keeps us playing very small in life and locked in a prison of our own making.

In the scarcity mindset, money equals power: the power of greater personal choice and opportunity. Money as power can also translate into having more power to control and manipulate others. Parents can manipulate their children and bosses can manipulate their workers through the promise of more money or the threat of its withdrawal.

The scarcity mentality gives money the power to build or destroy friendships, to enhance or crumble self-esteem. It can determine how relationships begin, continue or end and sustain or topple whole nations. In the scarcity mindset, money equals love. Parents can give money to their children as symbols of love. In some relationships, the amount of money lavished on a partner is an indicator of the amount of love felt for that person: money can't buy us love but a diamond is still a girl's best friend. Likewise, a flashy car may get a man more sexual attention than he might otherwise receive.

In the scarcity mindset, money equals self-worth: the more money we have, the more worthy we are. The problem is that, when we spend our money, we spend our self-worth. When we gain or lose money, we are gaining or losing our self-worth. Our monthly salary then determines how worthy we feel. In the scarcity mindset, money is an indicator of success. The more successful (so the thinking goes), the bigger the house, the grander the office, the more stylish the mobile phone and the more expensive the clothes and thus the more successful the person is

assumed to be. However, many people who are not very successful financially are very good at putting on such a display of success.

Scarcity is a game that we play and in which our lives are speeding up. We need to work ever harder and more quickly for our money. Money has become a central issue in many people's lives: how to get enough of it and how to keep hold of more of it. Other meaningful things, such as family, friendships and life purpose get shoved to one side.

When money becomes the centre of our lives, we become money addicts. Money addicts are always on the lookout for the next money fix. There is no peace of mind for the money addict: there are only moments of distraction, fantasy and anxiety about having enough. The money addict is locked into a cycle of craving ever more. This craving can never be satisfied. Living in a world of money addiction means living in a world where there is never enough and we crave what we do not have. Thus, scarcity makes the accumulation and spending of money the core purpose of life.

Some people have far too little desire for money. They decide that money is not important and relegate it to the edges of their lives. This is just as problematic as putting it in the centre. The denial of money is the flip side of money addiction. Some people hate money and project all of their problems on to it. Some people hate money because they think that it is evil, dirty and a corrupting force. Some people with strong spiritual values believe that it is not possible to be spiritually and materially successful and thus keep money at a great distance. All of these attitudes keep us playing the scarcity game.

Scarcity keeps us playing small and holds us in the place of defending our small gains. Scarcity is a form of harsh accountancy where we keep profit and loss sheets on every function and activity in life. The scarcity mindset believes that such things as appreciation, creativity, community, generosity and kindness do not always readily convert into hard cash and so may be dismissed as a foolish waste of time.

King Midas was a wealthy man who foolishly craved more wealth. After his wish was granted, everything he touched turned to gold. All the food and drink he tried to consume turned to gold so that he grew pale and thin. All the flowers in his garden turned to gold when he brushed against them. Soon, his whole palace and estates were transformed into gold. People learnt to avoid him for fear of being turned into gold. When he accidentally turned his beloved daughter to gold, he started to pray fervently for deliverance. History has many such 'Midas' stories. In 1774, the Austrian princess Marie Antoinette married King Louis XVI of France. She was beautiful, vivacious and strong-minded. She supported her

husband's assistance for the American Colonials in their fight for independence from Britain and almost bankrupted France. She persuaded her husband to raise taxes to pay for her expensive lifestyle and to renovate her luxurious Palace at Versailles. At a time when most of the population was out of work and queuing in bread-lines, she was daubed 'Madame Deficit' by the common people. In 1793, Marie Antoinette met her end at the guillotine in Paris.

Scarcity is like that. It promises much but is really leading us to an unhappy ending. Scarcity creates vampire-like individuals and corporations which suck the life force out of anyone foolish enough to get too close. When a business operates from a scarcity mentality, it will foolishly and irresponsibly run up debts and eventually go out of business. A government with a scarcity mindset will behave covertly, corruptly and even criminally. At a global level, scarcity is truly frightening; it will create extreme wealth for a few and great misery for many.

Scarcity = A Money-Mad World

A woman was told that she had only six months to live.

She asked her doctor, 'What shall I do?'

'Marry an accountant,' was the doctor's advice.

'Will that make me live longer?' asked the woman.

'No, but it will seem longer!'

The trouble with money is not really a question of how much or how little there is of it in the world but of how well or poorly it is created, distributed, and put to use. We may feel that we must lie, cheat and steal for it, feel ashamed or guilty about it, or sell our soul to have more of it. We may hate or love money, and blame it for our past and present circumstances.

We live in a world where there is no shortage of money. Billions of dollars are held in and flow through offshore tax havens. Billions of dollars worth of assets are owned by the top corporations across the world. Every day, billions of dollars are moved around the world through the world money markets. There is no shortage of money in the world but this has not decreased the number of problems that we collectively face.

Have you ever had the thought that, if you had an unlimited supply of money, all your problems would be over? Many people have won a lot of money and found that, far from solving their problems, it created a lot more. Evelyn Adams won the New Jersey lottery not just once but twice

to the tune of several millions. Today, the money is all gone and Adams lives in a trailer. Janite Lee won millions and was very generous to a variety of causes, particularly politics, education and the community. But, within a few years of her win, she had filed for bankruptcy.

It is strange but true that around £15 billion sits in unclaimed accounts in the U.K. It is mainly attributed to people dying and the money being forgotten about or, even more strangely, when money is deposited and then forgotten while the owner is still alive. In the U.S. around \$9 billion in savings bonds remains unclaimed.

Scarcity = A World of Debt

Scarcity creates a world of debt. Debt is the price we pay for living in a consumerist society that is founded on borrowing. Debt keeps people slaving in order to maintain their debts and overdrafts. Debt is a black hole into which many people fall and it arises in many ways - unemployment, bad luck speculating, a failed business, negative equity in the housing market, living beyond your means and so on. Debt affects old and young. Some people cannot face debt and tragically decide instead to end their lives.

Debt is crippling many developing nations even though many have already paid back their original debts many times over. Crisis sets in when interest rates skyrocket and compound interest makes repayment practically impossible. Debt repayments are keeping many developing nations from providing their citizens with access to clean water, adequate housing or basic health care.

It is not just poor nations that are in debt. In the UK in 2004, our collective personal debt had broken through the £1 trillion barrier.¹

Scarcity = A World of Injustice

Today, the mega-rich have been accumulating fortunes on a scale and at a pace not seen for close to a century. This trend is not so much the result of successful business creation as of increased levels of personal enrichment deriving from speculation and corporate wheeling and dealing. Twenty years ago, the average chief executive of a FTSE 100 company earned around 25 times that of an average worker: today, it is closer to 120 times.²

It is a strange sign of the times that rewards for failure have become quite commonplace in the corporate world. In the UK, agreements which guarantee large payouts to out-going company executives are known as

'golden parachutes'. In the U.S., they are called 'golden condoms' because they protect the shareholder and screw the company.

Money has somehow crept into the very heart of how people live their lives. Money can be a cruel dictator. What was once an excellent servant has become a poor master.

Scarcity generates corruption, injustice and financial waste. There are a number of dictators around the world who have stolen billions from their countries. For instance, it is estimated that President Suharto of Indonesia stole as much as \$35 billion from Indonesia during his three decades in power. President Marcos of the Philippines is estimated to have stolen around \$10 billion of the \$26 billion of foreign aid that flowed into his country during his presidency. It is thought that President Mobutu Seko of Zaire - now the Democratic Republic of Congo - stole almost half of the \$12 billion in aid money that his country had received from the IMF during his 32-year reign. It is estimated that Slobodan Milosevic siphoned away \$1 billion from Serbia between 1972 and 1986.³

Corruption is not just the privilege of presidents: sometimes whole countries get in on the act. In 1988, Russia was granted a \$4.8 billion loan by the International Monetary Fund; most of it mysteriously disappeared almost as soon as it arrived, via a series of anonymous offshore finance channels.⁴ These moneys are often placed in foreign banks and then used to loan back to the developing countries.

According to a report by the African Union, corruption costs Africa nearly \$150 billion per year.⁵ From the bribe of a bottle of whisky slipped under the counter to speed up a traveller's passage through customs, to the presidents living way beyond their declared means, corruption increases the cost of goods by as much as 20%, as well as deterring investment and holding back development. Most of the cost, the report says, falls on the poor.

Changing Our Money Game

We have taken the briefest of glances at the scarcity game. This outer game is played within each one of us. It rages daily in our own thoughts and feelings and physical responses. Understanding the outer game is useful because it gives us clues to our inner game.

We have internalized the scarcity game, whether we like it or not, and must undo it from the inside out. Until we address our inner game, nothing much will change in the external world. The rules of the inner scarcity game are determined by what we believe is possible or desirable regarding money. If we are to change our relationship with money, we

need to begin by getting honest. Honesty combined with compassion is a good formula for changing our game.

Keeping a Prosperity Journal

To work with the exercises in this book you will need a prosperity journal, an A4 or A5 blank notebook in which to record your journey and note the exercises. Your first task is to go out and buy one.

This is important to track your progress through the book. Please date your entries so that you can note your challenges and insights in relation to a time scale.

Start in your journal by noting your thoughts and feelings about the nature of scarcity. How does all that you have read about scarcity in the world touch you? How does it reflect your own issues of scarcity? How do you keep playing the scarcity game?

Please do not censor any thought or feeling. Allow your feelings to inform your writing.

Journal Work ~ Scarcity and Money

What messages did you receive about money from your parents?

What messages about money did you receive from your peers, bosses, teachers?

What do you like and dislike about money?

To what degree do you believe that money can solve all of your problems?

What do you make money mean? Is it confidence, happiness, success?

What do you think about rich people?

What do you think about poor people?

If you have debts, how do you feel about them?

How does money stop you from doing what you want to do?

Note all your responses in your journal.

Please do not censor any thought or feeling.

Allow your feelings to move your writing.

Please keep your journal private.

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Chapter 2

Scarcity = Lack at Work

*Old Mother Hubbard
Went to the cupboard
To get her poor doggie a bone,
When she got there
The cupboard was bare
So the poor little doggie had none.*

BRITISH NURSERY RHYME

In Ancient Greek mythology there is the story of a timber merchant called Erisychthon who thought only of his personal profit. He cut down every tree he could find for money; no tree was safe from his axe. Then he came across a grove that was sacred to the Gods, and in the grove was a sacred oak whose boughs were bedecked with wreaths, each containing many prayers. Everyone held this tree to be holy yet none of this mattered to Erisychthon. As he lifted his axe to cut down the tree, the spirit of the sacred tree spoke out in loud protest but this did not stop him from cutting her down. News of this sacrilege reached the ears of Ceres, goddess of abundance and fertility. She put a curse on Erisychthon for his greed and contempt. He was cursed with a 'hurricane of starvation' and from that day on he was gripped with an insatiable hunger that held him in a frenzy. He began to eat everything he could find, and when he had eaten everything he could get his hands on he converted all of his wealth into food. When he had eaten everything his wealth could buy he ate his wife and children. Finally, when there was nothing left, he ate himself.

Principle Two *The scarcity mindset can be present in the ways in which we earn money. Work that is boring, meaningless or stressful is the work of scarcity.*

Scarcity = A Dog-Eat-Dog World

The first series of the BBC comedy *The Office* was first shown in 2001. It was a resounding success. The second series was viewed by around 5 million people in the UK and went on to be a cult success on BBC America. *The Office* was a painfully humorous portrayal of some of the antics, misery and boredom of office life. It shows how scarcity has long been rife in the world of work. Scarcity creates a dog-eat-dog world where nation, company, and individual find themselves fighting in a fiercely competitive marketplace. The fight here is for capturing trade and securing profit; it is little wonder that the world of work sometimes resembles a military zone. At work many people find that they must work increasingly hard and more quickly. At the same time, many complain of losing a sense of meaning and purpose for what they are doing. Work becomes a vehicle for scarcity when it becomes a series of tasks performed purely and simply for financial reward. Scarcity at work leads to our being on the hamster wheel of boredom, busyness, hard work and stress. Wherever work is a daily slog, rather than a daily joy, the scarcity game is in operation. Scarcity at work results in an empty, grey, monotonous landscape where we have lost touch with the parts of ourselves that are naturally creative, hopeful, funny, focused, sensitive, resourceful, powerful, and optimistic. This kind of work is anti-living.

Although there are jobs which do not require any initiative, thinking, innovation or creativity, the workplace may still have a prosperous feel and be a delight in which to work. Some highly-skilled jobs take place in very dull and stupefying workplaces. Prosperity at work is ideally concerned with doing a job that we love in an environment which feels joyful, friendly and supportive.

Scarcity at work is about survival. Although work offers the potential for so much more than mere survival, the scarcity mindset finds this hard to appreciate. Scarcity at work keeps countless numbers of people locked into jobs for which they have little interest or care, and which might be damaging their physical, emotional and mental health.

Scarcity = Busyness at Work

Scarcity is about busyness. During the 1960s there was the idea that, as we approached the 21st century, people would be enjoying more leisure time because improvements in technology would make work easier and shorter. The idea was that all the dull and mundane aspects of work would be eventually replaced by machines, and people would be freer to get on with the more important and meaningful things in life. Now that

we are in the 21st century, this is clearly an unrealized fantasy. Victorian economists worked out that in 1495 a peasant had to work for 15 weeks of the year to earn the money needed to survive.¹ By 1564 it was 40 weeks. Now it is almost impossible in the UK for a family with children to survive on the wage of one parent working fulltime. We live in an overwork culture where many are literally working themselves to death. Here, time is money and all hours, minutes and seconds in the day can be bought and sold. We no longer pass the time: we spend it. Not only is our time spent at work but we spend time commuting. Once at work, many endure long working hours.

There is a thin line between being busy and being a workaholic. Workaholics do not work to live, they live to work. Workaholics make work their number one priority and can devote as much as 16 hours a day working furiously, making money, and striving towards their goals. A workaholic will gradually forget the reason why they are working so hard. They will skip meals in order to get things done; they will cut down on the time they spend resting or sleeping and they will blur all distinctions between work and home life. Workaholics blur traditional boundaries between work and rest. Work intrudes into around a million bedrooms in the UK via pagers, beepers and mobile phones 24/7.

Scarcity = Boredom and Stress

A man was given the job of painting white lines down the middle of the road. On his first day he painted six miles; on his second day, three miles; and on his third day, one mile.

The foreman was not pleased. He asked the worker, 'How come you're doing less each day?'

'Because each day I get further away from the paint can,' came the reply.

Scarcity creates boring work. One survey found that 1 in 3 people had taken drugs such as ecstasy, cocaine and cannabis whilst at work.² In another, one in four admitted to falling asleep in the workplace.³ People who are enthused by their work do not tend to take drugs or fall asleep whilst doing it!

Boring work is an endemic problem. Some people do not believe that they are capable or worthy of juicy work and so settle for less. Some people do believe that they are capable and worthy and go for their career goals. After achieving these goals, they sometimes reach a plateau where money might be flowing in but there is a lack of new dreams and goals to stretch for. Such people have a low boredom threshold. They

need ongoing challenge, learning and development in their chosen field, otherwise they are just plain unhappy. One high flying executive felt that he had reached the pinnacle of success. But when a colleague asked him how he was doing he turned to say, 'fine,' and instead collapsed on the floor, sobbing. It was not until this moment that he realized that he was not happy doing what he was doing. This story is not unfamiliar amongst high flyers, intelligent and highly skilled people. Some people in other jobs just reach a point where they feel bored, unmotivated and unproductive. Boredom is as much a trap as overwork. Most companies with a scarcity mindset seek to employ people in a job for which they already have a proven track record. This is a recipe for general boredom and unhappiness. It does not offer any possibility for a development of untapped potential. Where work does not help us to become more of who we are, where it does not teach us new things about ourselves and life, where it is done for just the money, then it will probably bore us to death.

Scarcity is also about stress and overwork. When we are overly busy at work, our leisure time is merely spent in resting and recovering from overwork. According to research conducted by the Health and Safety Executive, about half a million people in the UK experience work-related stress at a level which they believe is making them ill; up to 5 million people in the UK feel 'very' or 'extremely' stressed by their work. The result is that around 13.4 million working days each year are lost due to stress, costing the UK over £3.7 billion annually.⁴

Stress can be caused by: excessive workloads; infrequent rest breaks; long working hours; hectic and routine tasks that have little inherent meaning; a lack of participation by workers in decision-making; poor communication within an organization; lack of support; a poor social environment; conflicting or uncertain job expectations; too many 'hats to wear'; job insecurity; lack of opportunity for growth or advancement; change for which workers are unprepared; unpleasant or dangerous physical conditions such as crowding, noise pollution, or ergonomic problems. Stress has also been implicated in a wide range of medical conditions such as depression, irritable bowel disease, back problems, headaches, high blood pressure, nervous problems, and ulcers. Stress mobilizes the body's fight or flight response; the heart rate increases, blood flow changes and sweat increases. When we feel unable to respond by running or fighting, this hyperactivity in the body on a continual basis generally leads to illness. Stress does not only affect physical health; it can feel like a series of body blows to a person's dignity, self-esteem and mental and emotional ability to cope in the world.

Scarcity = Bullying

In 1994, a survey indicated that half of all employees have been bullied at work during their working life.⁵ In the same year, another found that 1 in 8 (around 3 million) UK employees had been bullied in the workplace in the previous five years.⁶ Bullying happens in extremely competitive environments, or where there is a fear of redundancy or a fear for one's position. It happens in the context of authoritarian styles of management, excessive organizational change or excessive workloads. Bullying can take the form of verbal abuse, public humiliation, excessively tight supervision, persistent and undue criticism, undermining of responsibility, being excluded from social gatherings, malicious gossiping, or even physical and sexual intimidation. Bullying flourishes when people feel that they would rather put up with abusive behaviour from bosses and colleagues than confront the issue or leave the job.

The cycle of stress - chasing money to ease the stress of having to earn money to ease the stress - is like a cat chasing its own tail. This can also have an impact within the family. The parent that comes home from a hard day's work may have little energy to give to their family. The stressed worker may not be able to express their anger and frustration at work and so vent it within the home.

Changing Your Game at Work

In his *Inferno*, Dante speaks of being lost in a dark wood. He is unsure how he got there (and thinks he must have fallen asleep) but the experience is terrifying. He could so easily have been describing the world of scarcity at work. When scarcity is at play within the workplace, work will feel meaningless. It will feel boring, depressing or frantic, rather than exhilarating and fulfilling.

Many people are able to do jobs for which they feel no great affinity because their work has some other, deeper meaning. Some work in highly repetitive jobs and do so happily because it enables them to support their family or move towards another goal. Scarcity reduces work solely to making money. Work is meant to be so much more than this. Work can help us to find a sense of belonging, meaning and purpose in the world. It can help us to feel embedded in a meaningful community. Work can become part of the greater picture of a compelling and enjoyable life.

Boring, frantic or meaningless work demands a repression of who we truly are and keeps us from finding our higher destiny. This kind of work does not allow for any real creativity and therefore does not allow us to explore our hidden, untapped potential. It may seem more comfortable

to keep on doing a job that is safe yet boring or stressful but, in the long run, this kind of work erodes our natural zest and can be debilitating.

Why do you do the work you do? Do you have a natural passion and affinity for it? Or is it something that you do just for the money? Do you believe that you have to keep doing work for which you feel little pleasure in doing? Do you feel that it is possible to raise your game and do something different?

Work is perhaps the greatest affirmation we give ourselves on a daily basis. Work demands the involvement of our physical, emotional and mental energies. Some work is also a conduit for our spiritual energies. Work can draw us in the direction of new horizons or keep us paddling in the same shallow pool.

If your work is challenging, enjoyable and rewarding, its affirmation is leading you more deeply into the prosperity game. If not, it is either holding you in a neutral place or leading you in the opposite direction, further into scarcity.

We live in a changing world, where there is no longer such a thing as a job for life. Prosperity at work is as much about growth, change and expanding into new ways of being as it is about earning money. Each one of us has a unique calling to do a certain kind of work. Scarcity thinking says that this is nonsense. The prosperity game says that it is crucial to our ongoing growth and happiness.

Journal Work ~ Your Game at Work

Write briefly about the work that you do.

What do you most like about it?

What do you most dislike about it?

Does your work give you a sense of craftsmanship, satisfaction, direction and feeling of passion?

Does your work give you a sense of identity, belonging, knowing and purpose?

Do you feel radically alive in the work which you do?

Do you choose to continue doing this work?

If you had an unlimited amount of money, would you still be doing your current job?

If not, what kind of work would you choose to do instead?

What talents or skills would you like to liberate in your chosen work?

Do not censor any thoughts or emotions.

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Chapter 3

Scarcity = Mass Insanity

*There was a crooked man and he walked a crooked mile,
He found a crooked sixpence upon a crooked style.
He bought a crooked cat, which caught a crooked mouse,
And they all lived together in a little crooked house.*

BRITISH NURSERY RHYME

Many years ago there lived an emperor who enjoyed fine clothes. One day two tailors presented themselves at the palace saying that they could create the finest suit of clothes for the emperor. They said that the cloth they used was of such wonderful quality that it could not be seen by anyone who was unpardonably stupid. The emperor was intrigued and delighted, and gave them a large sum of money to begin work. Time passed and the emperor grew increasingly impatient to see his new outfit of clothes. He decided to send a trusted minister to check on the progress of the tailors. The minister was invited into the room where the tailors cut and sewed the invisible cloth. No matter how hard the minister looked, he could not see the cloth. Not wishing to appear unpardonably stupid, he told them that he liked the pattern and colours of the cloth very much and he would tell the emperor that things were proceeding well. The tailors watched as the minister left and continued for a short while with their pretence of working with the invisible cloth.

Principle Three *The scarcity mindset is a deadly and insane way of living that creates a world of lack, injustice and limitation.*

Scarcity = A World of Lack

The Hopi people of North America have the word *koyaanisquatsi* to describe our modern world. The word roughly translates as 'a world out of balance'. In a world of *koyaanisquatsi* we have war because of an over-abundance of fear and greed and a scarcity of compassion and of cooperation between nations. We have global pollution because of an over-abundance of get-rich-quick schemes, and corporate greed and a scarcity of consideration and wisdom. We have family squabbles because of an over-abundance of anger and judgement and a scarcity of love and real empathic communication.

Scarcity is at the core of everything that is wrong with the world in which we live. It is a virus that has infected the world and we have all been infected by its touch. This is no-one's fault: it is just the way it is at the moment. Scarcity is ingrained in our emotional responses and in the way we think and behave. Scarcity is rampant across the planet and has infected our sophisticated global economies and scientific thinking, and is very present in the cut and thrust world of business and local and national politics. Scarcity is a false idea, and the attempt to build prosperity on top of scarcity is to try and build a house on sand. Scarcity is the world we see through the distorted vision of the media - the world of bloodshed, conflict, corruption, disasters, greed, plague, starvation, and warfare. This world really does exist for many and is the consequence of living the lie of scarcity.

Scarcity motivates people out of self-interest and greed. Scarcity raises self-interest above our natural instinct to support and cooperate with each other. This guarantees that people will continue to feel an increasing sense of alienation, frustration and unhappiness. Self-interest alone is not the way to build a prosperous life. E. F. Schumacher, author of *Small is Beautiful* (Vintage, 1993) says that, when societies are rife with these attitudes, they will fail to solve the most basic problems of daily life, in spite of their extraordinary achievements. Modern economics is based on the idea that there is not enough to go around. In the marketplace of supply and demand, scarce resources fetch a high price; according to modern economic theory, scarcity is a good thing. Hyping the demand for scarce resources is also seen as good in the eyes of many. Modern day marketing professionals are quite expert in getting people to want to buy things for which they have no real need or desire.

Scarcity has made a god out of competition. Although competition can be a great thing, for it motivates people to achieve, in the wrong spirit it can be deadly. There is quite a difference between a friendly game of

football where the aim is to play, win and have fun and a very serious game where the aim is to win at all costs even if that means physical injury to the opposing team. Here, competition becomes a fight -often with very unhappy consequences.

The scarcity mindset operates from the baseline assumption that happiness comes from having and misery comes from having not. It is with this in mind that the media bombard us with stories of the lives of the rich and famous. There is always someone giving advice on how to get more of what we want, and how to improve what we already have: our house, our finances or our love life. The restless search for more and the avoidance of less drives the world of scarcity.

Scarcity can adopt almost any system of thinking or theory to support its aims. For instance, Darwin's theory of evolution was a great breakthrough for its time; it provided an alternative to the Bible's view of creation. At the same time, industrial capitalism was growing and was looking for an ideology with which to justify its exploitation of the poor. Darwin's theory of natural selection was the answer; the idea of 'the survival of the fittest' became part of the rationale behind cut-throat capitalism.

Scarcity is the world of taking on a grand scale -both from the planet and from each other. Every day thousands of children starve from not having enough to eat while thousands of others become ill from eating too much of the wrong things. It is estimated that if everyone on the planet adopted a Western lifestyle, we would need five planets to support us. Around 20% of people living in the wealthy Western world consume 86% of the world's resources. The world's wealthiest 225 people have combined assets roughly equal to the annual income of the poorest 2.5 billion people.

Scarcity is a deadly game; it is the root cause of war. Most wars in history have been fought in order to obtain more resources or access to greater trade. War has always been a costly affair in terms of the destruction of property, land and human life. During the Great War of 1914-1918, not only were millions killed (Britain lost one million, France 1.7 million and Germany 2 million) but the total financial cost of the war for all sides amounted to over \$126 billion.¹ After the war, the British Empire was on the verge of financial ruin because she had been forced to borrow large sums of money from America to continue the war effort. Financial hardships fuelled by the war were also a major factor in the Russian revolution of 1917. The heavy reparations imposed on defeated Germany (132 billion gold German marks) were a major factor in the economic collapse in Germany by 1922. Hyperinflation became so bad

that people were forced to take wheelbarrows packed with money just to buy basic commodities. Economic problems were also among the fundamental causes that propelled Germany, Italy, and Japan into the Second World War. This war killed more people, cost more money, damaged more property, and affected more people in more countries than any other war in history.

Nowadays, war is an even more deadly and costly affair. To date, the U.S. has spent more than \$5.5 trillion in developing its nuclear arsenal. Maintaining the current US nuclear arsenal of more than 10,000 warheads costs the U.S. taxpayer around \$6.5 billion annually.² The cost of replacing the UK's four submarines armed with Trident missiles could reach £20 billion.³ Today (2005), it is estimated that, globally, we spend almost \$1,000 billion annually on military budgets.

Although we feel that we live in a 'civilized' world, beneath the surface of many peaceful activities a war is being waged in the name of scarcity. For instance, corporate globalization is sacrificing agricultural, cultural and economic diversity that has been around for thousands of years in return for high, short term financial gains. This is the scarcity game at its worst, seeking to override the intrinsic worth of plant and animal species, people and cultures in favour of get-rich-quick schemes. A free market economy sounds a wonderful thing but within the scarcity mindset it enables some nations to exploit trade rules at the expense of other nations. Scarcity seeks to profit through controlling markets. For instance, thirty companies now control a third of the world's processed food; five companies control 75% of the international grain trade; six companies manage 75% of the global pesticide market; two companies dominate sales of half the world's bananas; three companies trade 85% of the world's tea, and another controls 91% of the global GM seed market.⁴ Now corporations have the power to set prices and influence international and domestic trade rules to suit themselves. This has not produced a world of plenty: quite the opposite. Here, owning means winning, whether that be tangible things like land and property or 'intellectual rights' over ideas, information and music.

Scarcity is not only criminal, it is big business. Crime costs the world, not only through the resources it takes from the market but also in terms of the resources needed to police the world. Today, money laundering; is now measured in trillions rather than billions of dollars a year; the annual profits from drug trafficking is estimated to be as high as \$500 billion a year. In the UK, the illegal drugs trade accounts for about £8.5 billion a year. Apart from oil and arms, the biggest world industries are now drugs, sex and illegal immigration. The annual revenue of the global prostitution

business alone is worth around \$52 billion. Organized crime has embraced globalization every bit as enthusiastically as have the heads of multi-national corporations. The total Gross Criminal Product is currently about 20% of total world trade.⁵

Scarcity = An Insane Game

In the world around us, people experience all kinds of lack: enough money, affordable housing; good medical care; time; energy; fun; laughter; love; joy or freedom. At the same time, we can see that there is an abundance of things that are not very desirable: struggle, unhappiness; pain.

Scarcity is a game with certain unspoken rules. If we do not know the rules, we will be like the people who refused to accept that the emperor's new clothes were fake. Later in the story, a young naïve boy spoke the truth and instantly broke the spell, thus allowing others to see the true absurdity of the situation. The basic rule of the scarcity game is that you must strive to win at all costs. The flip side of this rule is that losing is always bad and you must do your utmost to avoid it.

Winning at All Costs

A lion was chasing a chamois along a valley. Just when it seemed that the chamois had no possibility of escape, since its path was blocked by a deep ravine, the nimble chamois gathered all its strength and made an heroic leap across the chasm. As it landed safely on the other side, it turned to face the lion. At that moment a fox appeared by the side of the lion and said, 'What with your strength and agility, is it possible that you are going to yield to a feeble chamois? Why do you not gather up your will and make the leap? If you are in earnest you will surely clear the chasm.' At those words the lion's blood began to boil and he gathered all his strength to make the leap. He bounded powerfully towards the ravine and leapt but did not make it and tumbled to his death. Slowly, the fox made its way to the ravine floor to pay the lion its last respects. Over the next few weeks the sly fox set about picking the lion's bones clean.

In her amazingly insightful book, *The Soul of Money* (W. W. Norton & Co. Ltd, 2003), Lynne Twist describes the three toxic myths of scarcity. These are: there is not enough; more is better; and, that is just the way it is. These three assumptions about life lie at the core of the scarcity game and weave together in an unholy alliance to create the scarcity paradigm we see at work in the world today.

Scarcity works from a very narrow definition of what life is all about. Scarcity believes that human beings are always in the pursuit of self-interest. Scarcity is founded on the principle that there will always be winners and losers. Winning is naturally good because winners get to do and have lots of things: high salaries; nice homes situated in the best areas; driving flashy cars; dining out in expensive restaurants; travel to exotic places; and the ability to invest in their children's future by sending them to the best schools. Winners rise up to the top of the pyramid and watch as the losers spiral down. Losing is bad because the worst losers can have a very poor lifestyle. Some losers sleep in the gutter and live through begging while others cannot even afford to keep body and soul together.

Because winning is perceived as good and losing as bad, people have been prepared to go to extreme lengths in order to get what they want. Therefore, scarcity has a long-standing and bloody relationship with violence and bloodshed. From primitive societies to the military-industrial complexes of our present time, warfare has been the tried and tested way of grabbing other people's resources. In this game there are no prizes for the runner up.

Being wealthy does not necessarily end the scarcity game. Over the years I have become friendly with people who have been very wealthy. Having lots of money did not stop them from being caught up in all kinds of worry and unhappiness. A millionaire can feel just as poor on the inside as anyone working hard to make ends meet. One wealthy man whom I know has money, houses and boats coming out of his ears but, when it comes to love and relationships, he is poorer than almost any person I know.

Scarcity is not the same as poverty. A person can live in poverty yet still lead a happy and fulfilled life. A person with a scarcity mindset may have great wealth yet lead an unhappy and unfulfilled life. Scarcity is as much to do with feeling poor on the inside as it is on the outside.

It is a strange twist of the scarcity game that even the top winners end up being losers. In Hollywood, a marriage is as much a business arrangement as an affair of the heart. Around 60% end up in divorce and this has created a whole industry of lawyers, specialist consultants, and therapists - which is hardly surprising considering the huge amounts involved. For instance, Steven Spielberg's divorce cost him over \$70 million and Neil Diamond's £100 million. When a Hollywood union goes downhill everyone loses except the divorce lawyers.⁶

There is an old joke about two guys in a jungle who suddenly come across a mean-looking lion. One guy carefully reaches into his knapsack

and slowly takes out a set of running shoes and, keeping one eye on the lion, puts them on. The second guy says, 'What are you doing? You can't outrun the lion.' The first guy replies, 'No, but all I have to do is outrun you!'

The fear of losing keeps us motivated to keep our heads above water and play the game. Yet the system is deliberately created in such a way that many will lose. Banks loan money to stimulate business; not everyone will be able to repay those loans and some will default and go bankrupt. That is the way the system is set up. Not everyone can succeed in the marketplace. Some products and services will do well while others will not. There are other ways to lose.

The United Nations Development Programme defines poverty as an inability to live a long, healthy and creative life, to be knowledgeable, or to enjoy a decent standard of living, or self-respect. In the U.S., an estimated 37 million live below the poverty line and around 46 million Americans are without health insurance.⁷ In the UK things are not much better. Oxfam estimates that around a quarter of Britain's population lives below the national poverty line and that three million households are in debt to door-to-door money lenders.⁸

The World Bank defines extreme poverty as living on less than \$1 per day, and poverty as living on less than \$3 per day. As of 2001, 1.1 billion people were living in extreme poverty, and more than 50% were living in poverty. It is estimated that about 8 million people die each year because they are too poor to survive.⁹ The charity Oxfam estimates that each year more than 30 million people flee their homes a result of war, riots, political unrest, floods, earthquakes, volcanoes, typhoons and other forms of conflict and natural disaster. They estimate that over 500,000 people each year are killed in war and that many more have their lives destroyed and their families broken up.¹⁰

Scarcity thinking leads to suffering and misery. It has led to a crisis of depleted resources, pollution, and industrialization. Scarcity thinking is mindless and wasteful. We buy more stuff and throw it away more quickly than at any point in our history. Mobile phones are considered out of date after six to nine months. Once we would buy a television and call in the repair man if something were to go wrong. Now it is easier to throw it away and buy a new one. It is not just electrical goods that we throw away. The amount of plastic waste generated annually in the UK is estimated to be nearly 3 million tonnes. An estimated 56% of all plastic waste is used packaging, three-quarters of which is from households. In the UK we consume around 2 billion litres of spring water a year, and most of the empty bottles end up in landfill sites where they take

centuries to disintegrate. Over 9 billion plastic bottles are thrown away in the UK each year.¹¹ Plastic is produced using potentially harmful chemicals, many of which have not undergone environmental risk assessment, and therefore their long term impact on human health and the environment is currently uncertain. Most plastics are non-degradable, which means that they take a long time to break down in landfill sites; no-one knows for certain how long it takes as plastics haven't been around for long enough.

Human activities across the planet are having an impact on global climate. The link between global warming and global dimming is no longer hypothetical - carbon dioxide and other greenhouse gases are adversely affecting the planet. Current levels of carbon dioxide are higher than at any time in the past 650,000 years. The northern hemisphere is warmer than it has been for 1,200 years. 2005 was a record year for tropical storms. Hurricane Mitch took 10,000 lives and was the worst storm for 200 years while Hurricane Katrina crippled the oil industry in the Bay of Mexico for a time as well as smashing through New Orleans and the surrounding area. According to insurance claims, in 1995 the global cost of weather-related disasters was around \$14 billion. By 2005, it was around \$50 billion and rising.¹²

Global pollution is another side-effect of the scarcity mindset. In the rush to get more, we are polluting the earth. For instance, the River Ganges is considered holy by the Hindu people of India. They believe it to be a goddess, and that the river can heal all the sins of people who bathe in its waters. Thousands bathe in its waters each day. Hindus believe that if they die in Varanasi, one of India's oldest holiest cities, their souls will be freed of sin, and will end the cycle of life. Almost every day thousands arrive in Varanasi to spend their final days; there, by the banks of the river, they are cremated and then thrown into the river which is said to provide a path to heaven. Pollution of the Ganges is now so serious that bathing or drinking the water is very dangerous. Nearly 1 billion litres of largely untreated raw sewage enters the river every day. This, plus the pollution from local industries and the poor control over cremation procedures, results in the river's being a terrible carrier of disease and death.¹³

Changing Your World

The scarcity game is not about individuals: it is about a mass consciousness that manifests through a system that will defend its right to survive no matter what. It is not about capitalism or communism: it is about a kind of thinking that will infiltrate and then warp any system.

Capitalism could well become a tremendous force for prosperity on the planet if it could be reformed and its narrow focus on profit widened. Communism could have become a force for prosperity if it could have found the way to truly uniting people to work for the common good.

The prosperity game is not about creating a few thousand more billionaires in the world and hoping that the vibe of prosperity will ripple out and somehow motivate the masses. This has been tried before; it created a fragmented society. Prosperity is not a case of 'my' happiness and wealth at the expense of others or the planet. It is not about 'looking out for number one' or buying more stuff just to prove that we are 'worth it'. True prosperity involves no denial of the self or sacrifice of one's needs and desires. True prosperity is the possibility of living a life with sufficient money and material things and feeling inwardly fulfilled, happy and on track in life. It is both a journey and an ongoing conversation that involves aliveness, joy and wonder. It is about being happy and achieving meaningful results in the world.

According to John Gall, author of *The Systems Bible* (General Systemantics Press, 2003), systems generally work poorly or not at all; complicated systems seldom exceed five percent efficiency; in complex systems, malfunction and even total non-function can be hard to detect; systems tend to grow, and encroach upon other systems; as they grow in complexity, and colossal systems foster colossal errors. He said that we should choose our systems with care.

Real prosperity comes from a system that cares for the whole as well as the individual. Since such a system has not yet been devised, we can only work on changing our consciousness so that we can help to birth a different game on the planet. It is my belief that when enough people embrace prosperity in themselves then the world will change to reflect that shift in consciousness. Prosperity is the revolution that will change the way we live together on the earth. We change the consciousness of scarcity on the planet by addressing scarcity in ourselves. We cannot do this work for another. Yet, unless we change, our world will not. The scarcity game ends when enough people say 'enough is enough'. It will not end when the government or company says it will: it ends when we say it will.

Journal Work ~ A Different World is Possible

What do you most like about the world?

What do you most dislike about the world?

Are you concerned about the state of the world that you are leaving for future generations?

If you were made president of the world for a year, what changes would you make? What would your priorities be – global health, peace, or perhaps trade?

What kind of world do you want to see in the next year? five years? twenty years?

Do not censor any thoughts or emotions.

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