

STEP BY STEP WITH MONEY

By Stephen Diedericks BCom, CPA, Juris Doctor (Masters of Law)

Last week (week 8) we dealt with Stress Free Savings and I said that in week 9, I will share about the short-term debt cycle. Since we have just completed our Nelson conference where our Leaders and Mentors gifted their priceless time and wisdom, it is appropriate that we discuss **Gifting as an Expression of Abundance**.

Yes, we paid a fee to attend, however, the fee covered the costs of the venue for three full days. The gifts from our Leaders and Mentors of their time and knowledge should not be taken lightly and forgotten as we return to our daily lives.

You may have heard that the secret to wealth is giving. The law of abundance is that what you give will come back to you. We should gift 10% of our earnings and we will be rewarded.

Let us be frank. Gifting is hard. If your monthly income is \$4,000 and you have to save \$400 and gift another \$400, when you are already struggling to save the first \$400, it is hard. You may have heard that if gifting \$400 when \$4,000 is earned is hard then gifting \$100,000 when \$1,000,000 is earned will also be hard. Here are some practical steps.

In one of my readings from Dr Demartini, he notes that gifting should be to causes that inspire, rather than where there is a need to rescue, gifting should not be out of balance with gifts to ourselves and gifting should be done anonymously.

Gifting to causes that inspire leads to conscious gifting. It is not the act of gifting or the amount of the gift that matters, it is consciousness with which the gift is made which is important. This is because a gift made from lack and not having enough will create more lack and not having enough in the person making the gift. However, a gift made with abundance and the belief and faith that more will be returned to you, I believe, will create that abundance in you.

This does not mean that when the door knocks and the person at the door is asking you to save the whales that you are immediately inspired and make a gift. A guide in making a gift could be to use your consciousness to determine if your gift of time and money will be used by people effectively to improve a cause. If so then your consciousness is more likely to come from abundance and that will create more abundance in your life. For example, our Leaders and Mentors have gifted their time knowing that we will use those gifts effectively and in return create abundance for ourselves and the universe will return abundance to them.

It is reckless to give your money to causes without gifting anything to yourself. Ensure that you gift to yourself first (see week 8 for methods). For example, you may have gifted money to a friend in need, rather than placed it in your savings. Later that friend was in the same position as before you gifted them the money. This may result in resentment from you because you manage your money wisely but your friend does not.

Resentment may also occur, for example, from groups collecting for save the whales. You gifted once and they returned to you and you gifted again. This time you feel obligated, rather than abundant. A way around this may be to decline to make a gift and then make a gift anonymously. The inner feeling created by this action will make you feel abundant. You are the only person who knows that you have made the gift. The recipient will likely be grateful and I believe that the universe will return that gratitude to you.

In closing, I love whales.