

# Seed Money

Working The Law Of Ten Fold Return

By Jon P. Speller, D.D., 1965; edited and appended 2004 by Emily Cragg

## ONE: Introduction

Within the last fifty years many thousands of people have read John Hoshor's wonderful, SEED MONEY: THE LAW OF TENFOLD RETURN AND HOW IT WORKS. They have grasped the scientific principle behind the Seed Money Formula and have successfully applied it in their daily lives to end their money troubles. Others have not, for various reasons. This book is to help people get to prosperity, who didn't get it the first time.

John Hoshor wrote: "Let us imagine that we have \$50 in U.S. 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 and sold 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 for which money can be used--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."

Here are a few of the blocks that some people have had using the Seed Money Principle.

A retired man called me long-distance from California. He said that he has read SEED MONEY, followed the formula faithfully, but could not get a return. It seemed that his greatest joy in retirement was driving his car on vacation. One day the old car just gave out--it couldn't go another mile and it had to be towed to a wrecking yard. For two months the man tried to use Seed Money to demonstrate enough money to buy a new car. He gave his Seed Money to his Church, believing he would get a tenfold return. But nothing happened.

He seemed to understand the principle clearly and to have complete faith in its workings. He puzzled me for a while. Then he said, "I better hang up. The call costs too much filthy money."

I asked, "Why do you say that money is filthy?"

His reply gave me the answer to his failure to receive his tenfold return: "Isn't money the root of all evil?" [1 Tim 6:10] he asked.

I told him: "The Bible doesn't say that 'money is the root of all evil.' It says, '**the love of money** is the root of all evil,' and even that needs explanation. In Biblical days money as we know it today was very seldom used. Most exchanges were on the barter system. A carpenter would exchange a table for some bushes of grapes. A farmer would exchange grain for clothing, and so on. Money, in gold and silver, was only used for large transactions.

Today money is a universal medium of exchange for all goods and services. When we fix it firmly in our minds that the service that money provides is different from the love of gain, profit and advantage, then we can positively view money as a tool, not as a goad or something to hoard.

The Bible says you 'cannot serve God and mammon.' [Luke 16:13] Mammon represents hoarded money--that which is not placed into circulation. Money in circulation is God in action. Money which is hoarded is useless, for money is merely the medium of exchange.

I said to the man who called me, "You have had a hatred of money because you thought it was evil. Since like attracts like, you have attracted the hatred of money back to you, returned you no good even for the good you have done."

"Don't think of money as a dead object of greed. Think of it as a living means of acquiring your needs--good for yourself and for others. Right now, money should represent for you the car that will give you mobility and options--both of which are good."

He thanked me and two weeks later I heard from him again. "It's marvelous," he said with great joy in his voice. "I received my tenfold return. Yesterday my married daughter drove up from Los Angeles in her Volkswagen. She gave me the keys, telling me that her husband had just bought her a new station wagon so that

they and their children could go on camping trips in the mountains. She knew that my old car had given out, so instead of selling the Volkswagen, she gave it to me."

"Wonderful," I said.

"You know," he said, "once I realized that it wasn't money for money's sake that I wanted but the good I could buy with it, I overcame that mental block. The Volkswagen is worth even more than ten times my Seed Money, and on top of that it doesn't use as much as my old car--I can travel much farther for the same money."

This is just one illustration how a person's changing their concept of money enables the use of the Seed Money Principle.

Every creative act begins with a thought. Have you been thinking of money as evil? Or, have you been thinking of money as the good that it represents and manifests in your life?

John Hoshor wrote: "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 do wish, 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."

Here's an example of what you will say if you seeded \$50:

**"With perfect safety, without any risk whatsoever, our seed money so planted will return to us tenfold. We will receive back \$500."**

The second block often found in people who have not yet succeeded in practicing the Principle of Seed Money is this: many people don't understand how the giving of Seed Money produces its tenfold return **without any risk whatever**. But it is a fact. The Law of Tenfold Return always works. There is absolutely **no risk whatever** in the Principle of Seed Money. If you do not follow the formula precisely, there **is** risk, but then you are not actually practicing the Principle.

I received a rather irate letter from an airplane stewardess flying on charter flights out of Chicago. She wrote: "Mr. Hoshor's Seed Money doesn't work. I know because I tried it. When I fly to Las Vegas I play the slot machines. Sometimes I win. With Seed Money I don't get back a dime."

Writing back to her I gently informed her that the Seed Money Principle itself always works but that she apparently is not really practicing it.

As illustration I wrote that the Principle of the Parachute is itself infallible. A properly made, properly packed, properly checked, and properly used parachute never fails to open.

If the parachute is not made properly, is not packed properly, is not checked properly or is not used properly it will not open. That is not the fault of the Principle of the Parachute or of the parachute itself. It is the fault of the persons or persons who made, packed, checked or used the parachute.

The Principle of Seed Money works in the same way as the Principle of the Parachute, or as any other Principle, for that matter. If the Principle isn't properly applied you aren't working the Principle.

The Seed Money Principle is not a gamble such a slot machine or a lottery. When you think that you **may** get your tenfold return from "planting" some Seed Money - you **won't**. When you believe that you **will** get a tenfold return on your Seed Money, you **will**.

Jesus said, "What things soever ye desire, when ye pray, **believe** that ye receive them, and ye shall have them." [Mark 11:24] He did not say that you **won't** have them. He did not say that you **might** have them. He said that you **shall** have them.

The "magic" word Jesus used there is "believe." There is no room for chance in believing. There is no room for chance in the Law of Tenfold Return.

I advised the stewardess to only practice Seed Money when she felt that she could remove all doubts about receiving her return. If she couldn't try to remove her doubts about receiving her return. If she couldn't try to remove her doubts, I advised her to forget it.

Two months later I received another letter from the stewardess. She said that her reason for wanting her tenfold return was because she wished to have enough

money to visit her fiance at the US Air Force at Wiesbaden, Germany. As a non-scheduled domestic airline stewardess she didn't get reduced fares which most airline employees have. She said that with one week's meditation on the Principle of Seed Money--after she had received my letter--she had become convinced that the Law of Tenfold Return worked in Principle and that she could apply that to attain her desired trip. She gave ten dollars, following the formula properly in every step, to her Church that Sunday. On the following Wednesday she received an offer to take the place of a MATS (Military Air Transportation Service) stewardess on a European flight--to Wiesbaden Germany.

Her tenfold return? She called her parents to tell them of her new assignment. Her father told her that he had just received the return of his income tax overpayments. He sent her a gift of one hundred dollars for extra spending money.

This is just one example of many deserving people who give, and give, and give Seed Money, without really believing they will ever get their return. They don't, until they really believe that they will.

Do you think that you only **may** get your tenfold return? Or do you **believe** that you **will** get your tenfold return?

Some people have the same problem the stewardess had, but in a different way. They give their Seed Money to their church, believing they will receive their return. Then a member of their family, a friend, a co-worker or some other person scoffs at their belief. Doubt creeps in. Their return is deflected, and the Law appears not to work.

John Hoshor writes: "Can't you just see the bankers and the economists holding up their hands in horror at Seed Money? They will tell you it's impossible!"

"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 and worth for yourself.

"Incidentally, it has often been said, many times inaptly, that 'The truth shall make you free.' The only truth that will make you free is the truth that you prove for yourself. If you cannot prove something in your own experience--if you cannot

apply it and demonstrate it in your daily life--whatever truth it is, or is not, will not make you free."

A housewife visited me with the complaint that her husband didn't believe that the Seed Money Principle really works. "He laughs and calls it a fool's gimmick," she said, "he keeps me from receiving my tenfold return."

I told her, "No one can prevent you from receiving your tenfold return except you yourself. Your husband's remarks cannot prevent your tenfold return unless you yourself give them the permission and power to do so."

As Ernest Holmes wrote in his great book, THE SCIENCE OF MIND, "**Nothing can happen to us unless it happens through us.** That which we refuse to accept to us **cannot be**, and that which to us 'is' cannot help becoming a reality in our lives."

I asked her to remove the blocks caused by her acceptance of her husband's remarks by denying they had any effect on her exercise of the infallible Principle of Seed Money. I asked her to affirm that she, and she alone, puts the Power and Abundance of the Universe into motion for her tenfold return.

I asked her, recognizing her great faith in the promises of the Scriptures, to recite--as an addition to the Seed Money process--when giving her Seed Money: "Surely, blessing I will bless thee, and multiplying I will multiply thee." [Hebrews 6:14] So God promised. So is it with Tenfold Return."

Six weeks later the housewife paid me another visit. She was now practicing the Law of Tenfold Return successfully. There was an interesting sequel. Her husband, seeing his wife's success with Seed Money--despite his scoffing--secretly started applying the Seed Money Principle himself. He finally, rather sheepishly told his wife, "It works." And it does work.

The Law of Tenfold Return does not only work here and now, but forevermore in the future. The Law of Tenfold Return has always worked throughout the ages. John Hoshor writes:

"Long ago the prophet Malachi knew about SEED MONEY. A prophet becomes a prophet because he is inspired to rise to higher levels than most people and thus can more clearly see things and know things for what they really are."

Malachi said: "Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it."

In present day words Malachi's inspired statement means that you should give your Seed Money to your Church so that, as you freely give, so you shall freely receive. And it will be proved NOW, declares the Law of Tenfold Return, that the horn of Infinite Plenty shall be opened and pour you such an Overflowing Abundance of Good that you shall not have room enough to consume it.

A man I know is in the printing business. He was one of the printers of John Hoshor's SEED MONEY. His business had taken a turn for the worse. His printing presses were idle more often than they were busy. His overhead--rent, payroll, utilities, etc.--was pushing him deeper and deeper into debt.

He asked me, "Does Seed Money really work?" I told him, "Of course--when you follow the process faithfully, the Law of Tenfold Return always works. It's simple **CAUSE and EFFECT.**"

"But can I receive as much as I need?" he asked.

"Nothing can limit what you receive except for the limits you place on yourself," I replied, "do you know the Twenty-Third Psalm?"

"Yes," he said.

I counseled, "Then remember David's words: 'Thou preparest a table before me in the presence of mine enemies; though anointest my head with oil; **my cup runneth over.**' [Psalm 23:5] It doesn't say **could** runneth; it says **runneth**. Isn't that definite? It doesn't say half full. It doesn't say full. It says runneth **over**. Isn't more than enough, enough?"

"Yes," the printer said. I could see that he understood. Several months later I called him to order another five thousand copies of SEED MONEY.

He said, "My business is running at more than capacity. Even with overtime I can't keep up with the demand. Thanks to Seed Money. But I'll print the books for you and Seed Money the overtime charges."

This printer is now so prosperous that he spends three months of every year in Florida--thanks to his understanding and practicing of the principle of Seed Money.

Do you demonstrate ten times one dollar, but fail at ten times ten dollars or ten times one hundred dollars? Or, do you know that the Law of Tenfold Return works equally well on a thousand dollars as it does on a single dollar?

The only limitation on your return is caused by yourself. As Dr. Raymond Charles Barker says: "All causation is from your subconscious mind, and your subconscious mind can be changed. **You are the only one who can change it.**"

You alone can affect your reaping of your tenfold harvest--regardless of the amount of cash, valuables or skill-effort involved, [by changing your behavior].

As John Hoshor says, "Were Malachi around today to witness for us he would tell you that our \$50 planted as SEED MONEY and properly cultivated would certainly return us \$500 and that other seed money sums would return proportional harvests." Jesus, too, was focused on seeding change, giving, giving, giving; and He knew what the outcome would be.

As money is solely a medium of exchange, your tenfold return is not necessarily in the form of currency. John Hoshor cited how a friend of his proved Malachi's promise--Malachi 3:10--with [an example of, of all things] typewriters:

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

"Although Sigmund had often been writing at his desk when his landlady came 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 that he might have the typewriter.

"Sigmund phoned that day and gave me an account of what had happened. He said, however, that 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 that 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 that he had 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?'"

"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, 'All 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 that he had tried to reach me the day before. I explained that 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 is only three months old. I once lent him my car to drive his mother to Seattle and he said he didn't know when he'd 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 my telling you about my friends who live across the street?'

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

"The same. When I came back from 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 so they gave me the machine. Mary said that they had been watching me writing 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 that 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 typewritten note--This is a gift--I thought that perhaps you had 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 demonstration of Sigmund's typewriters is an illustration of but one of many articles of value received in accordance with the Law of Tenfold Return. When my wife was approaching the time of the birth of our first child, we moved from Manhattan to an apartment in Kew Gardens. Our child was still to be delivered in the hospital in Manhattan where we had already made arrangements.

It was a wintry January in New York, and we didn't have a car. We applied the Law of Tenfold Return to demonstrate transportation for the day when our baby would arrive.

Although on the day when my wife had to go to the hospital the weather was so bad that most people could not find a taxi--we had not one, not two, but three vehicles to take us to the hospital.

Leo and Olga, a couple we know, were there with their car. Another friend, Pete, dropped by with his car. And a taxi I had called also arrived.

I gave the taxi to some people who couldn't locate a cab. The taxi-driver was surprised when I put a dollar in his hand anyway. He didn't know that it was Seed Money.

Olga and Leo drove us to the hospital in Manhattan. Pete asked if he could drive my wife and the baby back to Queens on the day when they would be released from the hospital. Little did he know that the ten dollars in taxi fares which he would save us represented tenfold return of the dollar I had given to the driver of the taxicab.

The day came when my wife and new baby daughter were released from the hospital. It was also the day after a big snow-storm. Pete's car was snowed under--we had no shovel to dig out the wheels.

I started an Affirmation. I had hardly finished when seemingly from nowhere a very small boy carrying a very large shovel appeared. He had been shoveling sidewalks and had noticed our plight. In no time the car was free from the snow and ice and we were on our way to Manhattan.

The Law of Tenfold Return can fulfill every desire. It is not limited by price. It is not limited by lack. As John Hoshor wrote:

"The resources of the Infinite are Infinite, and every human being [--human being defined as a physical will directed by an Infinite Spirit--] 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 with the loaves and fishes demonstrated it with great

success before a huge throng of people. [Each person receiving a piece of fish or loaf broke off a small piece and passed the remainder on.]

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

"A Roman talent was a denomination of money approximately equivalent to \$500 [in U.S. 1960's currency].

"The man who had the two talents doubled his, as did the man who had the five talents. They were each commended and promised: 'Thou has been faithful over a few things, I will make thee ruler over many things' [Matt 25:21 & 23]. 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. He was reprimanded and told that his one talent would be taken from him.

"Use part of your money as SEED MONEY and you will become prosperous-- enough."

In the parable of the talents Jesus illustrated why many people fail even today in their attempts to practice the Principle of Seed Money.

The man with the one talent--who failed to increase it--explained: "I was afraid, and went and hid thy talent in the earth."

Many people who sometimes attempt to work the Law of Tenfold Return fail through **fear**--created and perpetuated only by themselves. The Law of Tenfold Return is only the orderly working of God in our minds, our bodies, and our affairs. In United States dollar bills is written, "IN GOD WE TRUST"--very good advice.

Those who do not receive their tenfold return because of fear that it will be lost, lose their money as surely as the man who buried his talent in the ground ultimately lost his [to God's Judgment that he manifests NO TRUST]. In trusting God one cannot fear--and the Principle of Seed Money demands absolute trust in God-- Omniscience, Omnipotence and Omnipresence.

A doctor wrote to me that he could see the scientific basis of the Principle of Seed Money in harmony with the fundamental One Law of the Universe--but he couldn't overcome the gnawing fear that his Seed Money would be lost.

I wrote him what Job had said: "For the thing which I greatly feared is come upon me, and that which I was afraid of is come unto me" [Job 3:25].

I told him that the Law of Tenfold Return knows no evil. If one fears that he will lose what he has, he will surely lose what he has, for his thoughts of fear express what he wants.

The doctor realized the boomerang caused by his fear--one that had cost him not only his tenfold return, but had caused him a tenfold loss. He saw the truth in Jesus' words: "For unto every one that hath shall be given, and he shall have abundance: but from him that hath not shall be taken away even that which he hath" [Matt 25:29].

Today the doctor has banished the word "fear" from his vocabulary. Through the Principle of Seed Money he has built up a flourishing and satisfying practice. He gives a copy of SEED MONEY to every new patient.

John Hoshor put it: "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 one in ten thousand 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 dollars to develop and market the product. They calculate that they can sell the item in volume and estimate that they can profit to the extent of ten times the X dollars they must invest in it. So they go into business, follow their agreed-upon course and make the profit.

"Details will differ in every case but the foregoing operational procedure is that utilized in almost every successful business venture."

A man telephoned from the South. He said that he was down to his last two hundred dollars. The only other thing he owned was some worthless land on the outskirts of his town. He had no prospects of any income.

I told him that "the earth is full of the goodness of the Lord" [Psalm 33:5]. This doesn't mean that the earth is empty of good, nor only half full of good. It means that the earth is **full** of good.

When you have a full dozen eggs you don't have six, you don't eleven--you have twelve, the **full** dozen. Our good is exactly the same. With God there is no short-changing.

But your supply is only equal to your demand, and it is up to you to make your own demand on the Infinite. There is **no lack of supply**, only a **lack of demand**. **You have to claim what you want, not what you don't want.**

When you plant your Seed Money and claim "weeds"--you can't expect to receive a harvest of abundance of anything but "weeds."

A little tree in Canada serves as a fine example.

The Jack Pine was once a "weed." It was not only too small to use for lumber, but a substance within its cellular structure prevented its use for pulp in the manufacture of paper. Jack Pine was considered a "true weed," with little present value and none foreseeable.

Millions of acres of jack Pine were considered wasteland--an area larger than the State of Connecticut.

But men of a paper company in Michigan **believed** "that a weed is merely a plant for which man has not yet found a use." They did what others considered impossible. They found an economical way to remove the substance contained in Jack Pine's cellular structure which had prevented its use for paper pulp.

As a result, this firm is now making a beautiful, high-quality paper out of Jack Pine--employing many thousands of working people in this work.

Those who claimed nothing from Jack Pine--received nothing. Those who planted their seeds, **believing in** their own success--reaped the harvest.

I told the Southerner that he must not try to select a specific channel for the transmission of his return to him, that correct use of the Seed Money formula leaves the means of providing the tenfold return to its ultimate source, God.

As Eric Butterworth of the Unity Center in New York affirms in his book, "Unity, A Quest for Truth": "God is my All-Sufficient Resource. He is my Instant, Constant and Abundant Supply."

Dr. Butterworth explains: "God is my supply, everywhere evenly present, and as immediately available as the air I breathe. The moment a need arises in my life, God's infinite substance is immediately at hand to fill it. I am a child of God, and it is right and good that I manifest abundance. As God's child, I have been given the wisdom and intelligence to bring into expression all that is needed for my well-being and comfort. God inspires me with good judgment in handling the supply that is already mine, and opens the way to greater good, greater blessings, greater opportunities."

I asked the Southerner to reflect on this when he wondered about the source of his tenfold return. He promised to do so.

Nearly a month later I heard from him again. The Sunday after I had talked with him he had given a check for his entire two hundred dollars to a home for orphans, absolutely sure of his tenfold return because he was following the command to care for the orphaned and poor.

The next day he was visited by a newcomer to town. The newcomer told him that the town needed a driving range for its many avid golfers. He told the Southerner that his "worthless" land on the outskirts of town was ideal for that purpose. He

offered to lease the property, put up the capital to build the driving range, and pay him a percentage of the gross receipts.

The Southerner received a down payment of two thousand dollars--ten times his gift--and subsequently will make a comfortable living from his share of the proceeds from the driving range so long as he continues to provide SEED MONEY in his community.

His prosperity is only a very small sample of what can be received through the practice of the Principle of Seed Money. The Law of Tenfold Return can make you, as it says in the line from the song, **Pennies From Heaven**--"as rich as Rockefeller." John Hoshor wrote:

"The greatest fortune the world ever saw until recently 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, through 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 be yours.' He laid his claim on the Infinite and accepted possession. It came to him. **The Law always works**; it's just people who fail to apply it, that fail.

Rockefeller kept his secret a secret. He taught only his family, and the Principle of Seed Money is still working full time for those Rockefellers who still apply it.

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, flooding Abundance over him almost beyond human power to count. [Notice, Bill Gates operates similarly--giving huge amounts away as seed money constantly--to restore his supply, at last count, 42 BILLION.]

"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 [tuberculosis]. 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.

History has recorded John D. Rockefeller's practice of Seed Money, which he started at the earliest age. Before he had reached twenty-one he was giving \$1.80 per month to his church--out of a salary of only \$3.50 per week.

John D. Rockefeller, Jr., gave us an affirmation of his father's adherence to the Law: "I have been brought up to believe, and the conviction only grows upon me, that giving ought to be entered into in just the same careful way as investing."

He also revealed that his family did not accumulate its vast wealth for purely money's sake--a negation of the Law--for "Money itself is lifeless, impotent and sterile . . . but man with his brain, brawn and imagination, using money as servant, may feed the hungry, cure the diseased, make the desert places bloom and bring beauty into life."

*If the magnitude of one's Seed Money gifts barely covers one's necessities, then an acceptance of relative poverty and simplicity can outfit a person encumbered by possessions. There is no reason to judge a person, whether they choose to accumulate goodness or serve and work personally without accumulating anything. This is a choice God gives to us all. But at least, what is incumbent on us all is to realize that we do have that choice--how much we desire to claim against God's Abundance--that we choose to be responsible FOR, husband and steward. Rockefeller Jr. said, respecting the responsibilities his family had undertaken:*

"I believe in an all-wise and all-loving God, named by whatever name, and that the individual's highest fulfillment, greatest happiness and widest usefulness are to be found in living in harmony with His Will."

*Wealth manifests more than mere good: it extends and expands Progress with new problems, new situations and new relationships. Wealth pushes society in new directions--yes, some of which are evil, exploitative and corrupted. But without individuals who do demonstrate abundance, little new knowledge is yielded out of*

*experience. So, God allows Wealth. It broadens experiences; yields new discoveries; subsidizes new specialties.*

John Hoshor cites other notable large-scale beneficiaries of the Law of Tenfold Return:

"Andrew Carnegie, Julius Rosenwald and Andrew Mellon all knew the Law of Seed Money and practiced it throughout long and extremely prosperous lives. Not only did the gifts of these men enrich the entire world of their day, but they also multiplied personal wealth and opportunities of many others--because each of them personally learned how to claim the multiplied return of his gifts, and constantly did so claim."

*We realize, they became rich and over-encumbered with possessions at great danger to their souls. Let the reader use wisdom and see that extreme behaviors produce extreme outcomes. Rich men are not known for either speaking Truth nor accepting the harness of Law. They backslide.*

It was Andrew Carnegie who revealed that the truly great fortunes were not received through the worship of money for money's sake. He said that there is "no idol more debasing than the worship of money." Andrew Carnegie gave and received in his lifetime [1835-1919] \$350,000,000, today the equivalent of \$35 billion.

It was Julius Rosenwald who revealed that the truly great fortunes were not received through hoarding, but through circulating money--giving money freely and receiving back whatever came. He said: "I believe that under no circumstances should funds be held in perpetuity." Julius Rosenwald gave and received in his lifetime [1862-1932] more than \$60,000,000 [today: \$6 billion or more].

Andrew Mellon [1855-1937], although he was a public figure--he served for a time as U.S. Secretary of the Treasury--was one of the most secretive of the great practitioners of the Principle of Seed Money. He knew that no thoughts of others could possibly get into his mind to interrupt his application of the Law if no one knew of his system to multiply his wealth. Thus, Andrew Mellon burned the notes of small debtors at Christmastime and gave away his money in large bundles with the greatest of secrecy. It is said that he gave and received in his lifetime in excess of one billion dollars [equivalent to 100 billion today].

Some of the money these very wealthy practitioners of the Principle of Seed Money gave was in the form of the Biblical tithe. But the bulk of the money given was not ten percent of what had long been received--but ten percent of what was actually received in the consciousness of these men. That was how the money multiplied, through these men's growing understanding of, "whatsoever a man soweth, that shall he also reap," the better as well as the bitter.

Money isn't >ALL< that is reaped. Neither is "nice things." Relationships are embraced or shunned, by giving or not giving: of hospitality, acknowledgment and recognition, of positive expectations or negative expectations.

*Hospitality [receiving strangers and kinsmen] is the entire basis for prosperity in many cultures down through time--especially in the East. Inclusiveness and exclusiveness bear large price-tags in terms of "returning good" or "returning retribution." Remember, the Law of Ten is not limited to "money." It encompasses all forms of openness and acceptance and Truth and honesty and generosity.*

Six hundred years before Jesus' Great Ministry, the Buddha in India also taught among his sayings: "As we sow, so shall we reap." This Law, unlike the customary or usual Tithe, is not restricted in its Universality nor cultural application. Desert nomads and Inuit tribes people depend on the Law of Ten applied to hospitality, for their very survival.

John Hoshor says of the Tithe, "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 thanks-giving. More than a few are reported to have used the tithe and to have become highly prosperous doing so--in Calvinistic Churches.

*[Calvinists came and come to RELY on their prosperity as a sign of acceptance by God in the Judgment Day scenario--a serious error. Having faith in Prosperity is not the same as submitting to the disciplines of Sacrifices-in-Trust that Jesus taught. So, be cautious in applying this Law, lest you be stumbled by mere Materialism, Elitism or a desire for Power, all of which are very different from simply "demonstrating sufficiency" before God.]*

"There is a distinct difference between the Tithe and Seed Money. The Title 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 God. 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.'

An elderly lady asked me, "Why do I have to run so hard to stay in the same place? I've given my tithe for forty years."

I told her that many people have become prosperous through use of the Tithe--but generally through their conscious understanding of its direct effect on their financial well-being. I suggested that she continued her tithing, but add recognition that as she freely gives, so **shall** she freely receive. I gave her a copy of SEED MONEY.

The Seed Money Principle changed this lady's life. She grasped it with the greatest of ease. Now she circulates an ever-increasing amount of money in her life. She not only helps many people--but at the same time she now can afford many luxuries she had once denied herself.

Another man I know was up to his ears in debt. He never seemed to be able to catch up with his bills. I showed him these passages in SEED MONEY:

"Paying debts is one of the primary requisites to becoming prosperous. Some may think that they can 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. . . . 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."

The man said, "That's very true--but I'm in a situation where that amounts to advice to close the barn door after the cow has been taken. I sow my Seed Money, but the only return I've been getting is more harassment from my creditors."

I told him that apparently his resentments toward his creditors and inner guilt were blocking his tenfold return. Resentment is the same as a boulder blocking a highway--if you don't remove the boulder once and for all, it will roll back and impede your way again. The prophet Jeremiah recorded this wonderful statement: "I will **forgive** their iniquity, and I will **remember** their sin **no more**. You must forgive your creditors and forget their resentments toward them.

And it is also important that you forgive yourself--you cannot really forgive others without forgiving yourself. Nor can you really forgive yourself without forgiving others. The Lord's Prayer makes this very clear: "And **forgive us** our sins [or debts] as we **forgive those** that sin [or are indebted] against us [Jer. 31:34; Luke 11:4].

This man gradually understood the message. He has cast aside resentment toward his creditors; he has ceased his self-condemnation. Now, through the Law of Tenfold Return, he is almost completely out of debt [because he sat down and worked out a way to settle or pay off his debts that was agreeable to everyone].

Because of his great need, this man had asked: "Why can't I demonstrate more than ten times my Seed Money?"

I read to him from John Hoshor's SEED MONEY: "Why tenfold and not elevenfold or twenty-fold or thirty-fivefold or a 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 begin. The zero is symbolic, meaning that it is nothing to the Infinite to send you your multiplied return that to the Infinite is less than the air you breathe."

"Why not a millionfold?"

**"Because you must be able to conceive yourself as having the amount you claim. In fact, you must imagine that 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 that we demonstrate, not the cash. So the proper method is to start the process of giving--planting--but plant no more than you can conceive yourself as receiving in return tenfold. Then lay positive claim to that much, and only that much."

This man came to understand the answer to his question from that. Others needed a more detailed explanation.

One such young man said: "The Law knows no limitation. If I can visualize one hundred or one thousand or one millionfold return on my Seed Money, why can't I do it?"

I answered, "If you can visualize such a return--and hold it unwaveringly--you can do it. Jesus said: "If you have faith, **and doubt not**, ye shall not only do this which is done to the fig tree, but also if ye shall say unto this mountain, Be thou removed, and be thou cast into the sea; it shall be done' [Matt 21:21]. If any doubt seeps into your faith in your return, it will not come."

A Tenfold Return is a demonstration within the consciousness of practically everyone. For example, most people can conceive of having ten times as much money as they now have in their pocket. Most people also have difficulty in conceiving of a greater multiplication **at one time**. There is where doubt arises. One can reach the same goal progressively--without the strain which causes doubt.

Surely it is possible to demonstrate a larger than tenfold return. But keep in mind that even Jesus, the Christ Spirit incarnate, did not walk on water all the time.

In this way the young man learned the hidden wisdom in moderation and realistic goals.

A young lady had a more basic problem--one which prevented her tenfold return before she had even planted her Seed Money. She lacked gratitude; she never gave thanks for anything.

As John Hoshor writes: "The full figure of your return, however, is and **must be** important to you--important enough to call forth from you a **fullhearted thankfulness** as well as the necessary mental work. **Gratitude is the 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."

**Gratitude is an indispensable catalyst in the working of the Law of Tenfold Return.**

I asked the young lady if she knew of the custom of saying Grace before meals.

She replied that she did.

"In saying Grace," I told her, "you are giving thanks to God before the object of the thanks has been received--**and as if it had already been received.**"

The sowing of Seed Money and the reaping of its harvest of multiplied return is exactly the same. Before we can expect more, we must give thanks for that which we already have.

Everything is in its Source, from God, what we have already received and what we are receiving [*at present through the Law of Tenfold Return*] as well as what we are going to receive in the future by the promise of Grace; for "of Him and through Him and to Him are **all things**" [Rom 11:36].

By giving thanks for what we already have--including that part which we are giving as Seed Money--we assist in expanding our Seed Money to its **full** tenfold return.

Dr. Ervin Seale of the Church of the Truth, New York, says: "Expansion is the law of life." And Gratitude an absolutely necessary part of expressing the value and direction that Life is taking.

*[Gratitude is the energy-polarity that serves as a magnet to attract our tenfold return to us--physically.]*

When the young lady learned of this--and consciously expressed gratitude in every area of her life of which she was consciously aware--she began to see results from working the Law of Tenfold Return.

So many people--not yet understanding that as God is Substance, so God is also the Source of the Tenfold Return--they omitted God in their attempts to practice Seed Money. They have not been keeping their eye upon the doughnut; but upon the hole.

God is Infinite **everything**, not limited **nothingness**.

These truths have seemed to create a paradox for some, who rationalize that a specific Tenfold Return is nothing but a limitation. This is not the case. As SEED MONEY says: "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."

A practitioner worked the Principle of Seed Money and invariably received her Tenfold Return on Seed Money she had sown both in succession and concurrently.

She could conceive of each gift's tenfold return without interference with the return on other gifts. Most people, however, find it easier to practice the Law of Tenfold Return in succession.

Because of subtle negative thoughts which seem to originate with many people when they have "many irons in the fire," it is recommended that they, at first, sow their Seed Money in succession. Then each tenfold return helps to fortify faith in the next.

One of the doubts that may arrive especially in concurrent Seed Money harvesting is that regarding Source. This doubt also arises in single Seed Money demonstrations when the individual does not have firmly fixed in his consciousness that God is the Source of his Supply and that the words of Jesus, "Father, I thank thee that thou has heard me. And I knew that thou hearest me always" [Joh 11:41, 42] are as equally true today as they were in Palestine nearly two thousand years ago.

As John Hoshor said: "Do not pay the slightest attention to WHERE your return is coming from. That is neither your work nor your responsibility. The Infinite--God--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 it will be unexpected--but the return itself is EXPECTED."

Because the way and manner of your tenfold return is generally unexpected, some people do not recognize their tenfold return, even when they have received it.

A part-time typist worked one day a week for a leading metropolitan newspaper. Her workday at the paper was Friday. One Friday she received from a friend a copy of SEED MONEY. That Sunday she made a special Seed Money donation to her church.

On the next Thursday she told the man in the newspaper office who had given her the booklet: "Seed Money doesn't work. I still haven't received my return--although I believed 100%."

He questioned her: "But why are you working today--and also yesterday--when your only workday here is on Fridays?"

"Oh," she replied. "I'm replacing a regular typist who went away on a short trip."

"Let me call the personnel office and see why you were picked for the extra work," the man said, who had given her the SEED MONEY booklet. Five minutes later he told the temporary typist: "Personnel said there was no special reason for giving you the extra assignment--when the girl opened the page to the list of their qualified part-time typists her finger just fell by your name."

The typist's face suddenly glowed: "Oh, I did get my Tenfold Return after all. It is returned to me through the two unexpected extra days of work here--doing what I most enjoy doing."

She had received her tenfold return before she had given up. Some people always give up before they get their return because they set a time limitation when they plant their Seed Money. That is a great mistake.

A long time ago a Latin American public official kept me waiting for several hours after the appointment was due. When he finally arrived I said rather crossly: "Aren't any of you Latin Americans ever on time?"

He replied, smilingly, "No, but we don't have ulcers."

Ulcers, as medical science shows, are caused by worry, and time limitations which we ourselves set and give power to create most worries. Worry about man's measurement called time can be halted by the realization that God knows but one unit of time--NOW. It is said that "tomorrow never comes." This is perfectly true, for when tomorrow is here it is no longer tomorrow--but today.

A woman who owned a gift shop repeatedly planted Seed Money and repeatedly failed to receive her tenfold return. She couldn't understand it for, she said: "I know that the Principle of Seed Money works. Why doesn't it work for me?"

We analyzed her problem. She always said: **I have received X** dollars (tenfold the expect sum given) in return, with good to all concerned. Thank you. Thank you. Thank you."

After talking it out, we found that she always [in the back of her mind] added a future date for her return--whether for one day or one week later--which **negated** her statement that **she had received the return.**

I told her that we find the Promise in the Book of the prophet Isaiah, "And it shall come to pass, that before they call, I will answer; and while they are yet speaking, I will hear" [Isaiah 65:24].

When we give our Seed Money and **claim our return** we must KNOW that our tenfold return has ALREADY been made. Any thoughts that the return will only be made in the future will postpone our return indefinitely.

The gift shop owner saw her error--dissolved all thoughts of time limitation and thanked God for her return NOW. And then she began working the Principle of Seed Money successfully.

SEED MONEY answers the question, "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 effort will be rewarded."

John Hoshor wrote: "There is an after-the-fact technique that invariably helps shorten the time required for the Law's demonstration. It aids in registering the pattern clearly in your consciousness.

"Imagine that you have the return in hand. That much you **must do**. Then, to that add the mental picture of exactly what you are going to do with the *return*. *If you intend to spend it, see yourself obtaining exactly what you want and using it. Go through the details of whatever is its function several times.*

Or, it may be that you are going to put the Seed Money return to *yet another investment. Carry out the investment in your mind. ... Or, imagine yourself sending a check to your church or to a favorite social service organization as the next SEED MONEY step in establishing stability."*

I know a businessman who could not succeed at the Law of Tenfold Return because of his mental attitude of lack. As I explained to him:

"A good gardener does not only cultivate flowers--he cultivates SOIL. Thoughts which you are always sending out compose the soil of your life. If you are constantly projecting thoughts of lack you will have barren soil. If you project thoughts of plenty your soil will be rich in the humus of Sufficiency, and it is that soil in which your Seed Money grows."

Jesus tells us that in the parable of the sower: "Behold, a sower went forth to sow:

And when he sowed, some seeds fell by the wayside, and the birds came and devoured them up; some fell upon stony places where they had not much earth; and forthwith they sprung up because they had no deepness of earth; but when the sun was up they were scorched; and because they had no root, they withered away.

And some fell among thorns; and the thorns sprung up, and choked them; but other fell onto good ground, and brought forth fruit, some an hundredfold, some sixtyfold, some thirtyfold" [Matt 13:3-8].

The businessman said, "True, but how can I prepare **my soil**?"

And I quoted: "All [*thought*] is an action of the conscious on the subconscious. Money is God's idea of circulation. This idea I now accept as the basis of all my financial affairs. Money is God's activity, that it does good when it serves need. I use it with wisdom; I release it with joy; I send it forth without fear for I know that under Divine Law it comes back to me" [quote from Dr. Ray C. Barker, in "Money is God In Action."].

The businessman put these ideas into practice and was soon able to reap abundant harvests from his *Seed Money*, as the others had.

It is very important for us all to get out of our mental patterns of poverty, to realize that, as God knows no lack, neither do we.

John Hoshor writes: "The Law is there for you to use just as air is there for you to breathe. Would you choose to spend your life without fresh air? In an oxygen-deprived, 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 who permit themselves to live in such surroundings. Similarly, those who are ignorant of the Law of *Seed Money* and how it works suffer with unfulfilled needs, from the lack of many of the desirable experiences of life which in our day require money to purchase.

"The cost of living, at or near a record high, continues to mount. Rents, mortgages and taxes are the highest ever and are still increasing. Food has never been costlier, nor of poor quality in general. Today all children must be college-educated to compete in their generation successfully. Wage and salary increases do not solve

this problem. Other and greater Sources of income, trade, barter and exchange are needed.

"The saying that the rich get richer has never been truer. Or that the poor get poorer. The reasons for both are fundamental. "Gummint" favors the rich, who daily apply the Law although may not be aware of it. This is why Jesus spoke to the Rich and instructed them to give away their money. They have a surplus above their living needs that makes it unnecessary to pay any more than casual attention to those needs. So they do not multiply NEEDS in their consciousness--not theirs nor anyone else's. They live surrounded by riches and the evidence of riches.

"Blessed are the poor in spirit because they will be filled," makes no sense to the rich. The Law always works. The direction in which it works depends solely upon the contents of an individual's consciousness. Multiplying needs, one is poor. Multiplying from one Source and giving away the excess, one remains conscious of need and is able to assist those overwhelmed by need. But multiplying riches alone merely leaves an individual insensate; so use the Law of Ten with discretion and not with obsessions around obtaining and acquiring, for the purpose of hoarding.

The poor are constantly thinking and talking about their needs. Yet, the Universal Law of Life is that upon which you focus your attention--THAT is what you attract into your life and experience.

"The individual's only relief from poverty is to get himself out of the vicious cycle of thinking of need and poverty and stop focusing on these, and instead **focus on sharing, giving and being willing to receive.**

One woman said, "I can never even start to practice Seed Money because I can't even plant any--I never have enough money to spare. I'm too far behind."

I advised her to open her Bible to Proverbs, Chapter 11 and then read verse 24. She read: "There exists the one that is scattering and yet is being increased; also the one that is keeping back from what is right, but it results only in want."

In other words, there are those who circulate that which they have, and what they have increases; and there are those who hold fast to every penny they have, and they reduce their own options.

This verse from scripture changed her way of thinking. It made her realize WHY she had been unable to increase what she had. She has become an ardent follower of the Law of Tenfold Return.

John Hoshor gave another example of how he helped someone to thrive through the principle of Seed Money:

"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 had given not thousands, but hundreds of thousands, of dollars away I knew that 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 principles involved in 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 of 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 began with \$100 worth 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 in 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 forty 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; and it worked. He still gives but now he multiplies and claims his tenfold return, and his new business is prospering mightily."

We have seen that just giving is not enough to work the Law of Tenfold Return, but "Why is giving necessary?"

John Hoshor says, "The farmer who wants a crop must give to the earth--must sow or plant the seed--otherwise he will harvest only the weeds that happen to grow. . . . 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 your breathing. Breathing itself is both a giving and a receiving. So is your very life; for discontinue either exhaling or inhaling and your life is over.

"When you want the lights on you flick the switch that opens the circuit and begins the flow of current. The entire Universe is a series of energy circuits--from the earth and other planets in their orbits to the particles of the atom in their orbits. Shut off the flow anywhere along the line and the result is emptiness."

In James Stephens classic, "The Crock of Gold," he observes, "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 in which we live.**"

A secretary couldn't understand why prayer alone without giving Seed Money, wouldn't work. I told her that Prayer with Thanksgiving is complementary essentials, for "in everything by prayer and supplication with thanksgiving let your request be made known unto God" [Philippians 4:6]. The gift itself not only subconsciously sets in motion a cycle of ever-increasing energy (which returns to you in your tenfold return) but it also serves to fix firmly in your mind the image of the desired return.

The story of the great prophet Eliyah and the widow of Zarephath, where the widow's scant food supply multiplied so that she and the Prophet Elijah, "and her house did eat many days" [1 Kings 17:10-16] proves this truth.

As Dr. Henry M. Ellis writes, "As Elijah proved, an act of faith, evidenced by giving, is prerequisite to receiving."

The importance of the **doing**--of actually giving--is shown not only in the Old and New Testaments, but in other religious works through the ages. In the Koran, the Holy Book of Islam, we find: "He that doeth good Shall have ten times As much to his credit" [Sura VI:160].

Omitting the actual sowing of Seed Money in the Law of Tenfold Return is the same as sewing without thread--you make a lot of motions, but you don't get anywhere.

The secretary accepted this, and with some further help was able to practice of the Law of Tenfold Return. She was more fortunate than a man who, receiving a SEED MONEY booklet complained that he had not a penny to his name--he had spent his last fifteen cents on a biscuit.

I turned his booklet to the page in SEED MONEY where it says, "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 you. Continue this as you continue breathing and soon you will be prosperous and surrounded by Sufficiency."

Actually, no one ever achieved security working either at labor or at a white collar job. Those who experience Freedom are those who organize their minds for self-sufficiency, who direct employees on the one hand and who direct their multiplied claims to the Infinite on the other. As a matter of fact, you do not need to hire anyone to become rich-in-freedom, provided you know the Seed Money technique and use it patiently and persistently. Likewise, you can be an employee, and by using the Seed Money formula constantly in your life you can become more self-reliant than your employer if he were to fail to use the formula himself.

In truth, when people only want money and the power that derives from money, you know and I know, they get handed over to Satan and all sorts of temptations, to

learn how to place limits on their appetites. So, let's not use the word "Rich" as a goal or objective because that word implies excess. Let's plan to get off the train at the stop called "Self-Sufficiency."

The "down-and-out" man asked, "Who would hire me?" And I said, "We have some packages to take to the Post Office right now. You can Seed Money your labor and I will give you ten dollars besides."

He cried out, "What? Manual labor? Me? Never." And he ran from the office leaving his SEED MONEY booklet behind. I tried to catch him; but he had gotten into the elevator before I was able to do so.

This man had counted himself "down-and-out." He will not get up off the canvas until he realizes that the Law of Tenfold Return decrees that ten times something is that something multiplied by ten. Ten times nothing, however, is still nothing.

An engineer understood this perfectly. He saw that the Law of Tenfold Return was based upon a perfectly logical working of the Power of the Tithe and of Holy Law. But every time he planted Seed Money he began to wonder and speculate as to how and by what mechanics his return would come. So, it didn't come.

His problem was very simple. He did not exercise unquestioning faith, by merely permitting wonder but never doubting. He did not "let go and let God" determine the means to fulfill this Law.

SEED MONEY states: "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 or wonder and because children practice imagination and wonder more than grown-ups do."

Jesus had said, "Yea; have ye never read, 'Out of the mouth of babes and sucklings thou hast perfected praise' [Matthew 21:16]?"

The engineer was advised to **claim** his expected return **now**, and leave the workings of his tenfold return to God. And he began to see that as a child can unquestioningly accept that good inevitably produces good, so can he unquestioningly see multiplication of his Seed Money in his life. Jesus had expressed this Truth, "For a good tree bringeth not forth corrupt fruit; neither doth a corrupt tree bring forth good fruit. For every tree is known by its own

fruit. For of thorns men do not gather figs, nor of a bramble bush gather they grapes" [Luke 6:43-44].

Recognizing that the Law of Tenfold Return is part of the Universal One Law, the engineer applied to his practice of the Seed Money principle the same childlike faith required in all spiritual unfoldment, as Jesus said, "Whosoever shall not receive the kingdom of God as a little child, he shall not enter therein" [Mark 10:15].

The engineer's new success in demonstrating through the Law of Tenfold Return occurred because he now understood that it is a method originating with Jesus and the nation of Israel.

As John Hoshor wrote in SEED MONEY: "What is the formula that makes the Law of Seed Money work for you? . . . The formula is derived from Jesus. When properly used, it always produces the desired results."

Jesus declared very openly: "What things soever ye desire, when ye pray, believe that ye receive them, and ye shall have them" [Mark 11:24]. And, **that is exactly what He meant.**

Quoting from SEED MONEY: "No words ever spoken or written in any language carry great or more far-reaching import than these words of the Great Master.

"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 in 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 the self-sufficiency you want to have.

"Imagine that they are yours NOW. **What could be easier?** And it works. It works. IT WORKS. Anyone can prove it conclusively for himself.

"To repeat, the ONLY THING 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 affiliation does not matter. Your nationality does not matter. Your education or lack of it does not matter.

"Simply believe that YOU HAVE ALREADY RECEIVED WHATEVER IT IS YOU NEED. No one else can limit you. If you want to limit yourself, though, you can. Otherwise the entire resources of the Universe may be yours to use (appropriately or inappropriately, your choice)."

One lady who had come to the United States from Eastern Europe wasn't having success with her practice of the Seed Money formula. She had a subconscious pattern of limitation due to an image of herself in her own mind that she, as a refugee, was a second-class citizen. She compounded the damage to herself by constantly dwelling on what she had lost instead of being in the HERE and NOW. She resented everyone who owned fine things such as she had lost.

With help, in time she came to realize that God knows only one class--FIRST CLASS--and that she as a child of God was the only person who could possibly even seem to demote her to poverty, in reality.

She came to see that she--not only in order to bring prosperity through the Law of Tenfold Return into her life but in order to attain peace of mind--had to obey the commandments as Jesus had stated them:

"And thou shalt love the Lord thy God with all thy heart, and with all thy soul, and with all thy mind, and with all thy strength: this is the first commandment.

"And the second is like namely this, Thou shalt love thy neighbor as thyself. There is none other commandment greater than these" [Mark 12:30-31].

Only then did this immigrant woman realize that she must lose her resentment against her neighbors if she was to take advantage of the Law of Tenfold Return.

By persistent meditation on these two greatest commandments and their place in her Life, she suddenly found herself able to make demonstrations occur which she, and she alone, had blocked for so long.

She turned her once lonely life of self-punishment into a happy life of abundance and helpfulness to others. This helpfulness--a willingness and readiness to lend a helping hand--often provides opportunities to sow Seed Money under circumstances in which it is remarkably easy to visualize a return--Good for Good, multiplied tenfold.

John Hoshor related in SEED MONEY: "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 he had obviously 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 shop I know of 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 shop?" I asked.

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

"Let's walk over," I suggested.

"When we reached the shoe repair shop 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 four 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 that I was able to be of service to you,' I told him.

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

"As I walked I silently repeated over the Seed Money formula, 'I have received \$50 in return, with good to all concerned. Thank you.'

"When I arrived at my office, business took over and I forgot the incident completely.

"Mind you, please, I have practiced the formula for 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.

"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 at a call service center, but I'm taking singing lessons.'

"Who is your teacher?' I asked.

"She mentioned the name of a voice teacher who had been a friend of mine for many years but whom I had not seen for fifteen years. I told her my name and asked her to remember me to her teacher. She said that 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 voice 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 fifteen 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 that I have linked two events which had no fundamental relationship to each other. However, the wiser will believe me when I say that the \$5 given to the needy man for shoes and the \$50 out of the blue for a forgotten service were as surely linked to each other as my fingers are linked to my hands.

"Here was a penniless, needy man in rags, without shoes that unknowingly brought to me \$45 in profit in added self-sufficiency, which it is conceivable, might never have otherwise reached me. How was this possible? It was possibly only because I knew the Principle of Seed Money, the Law of Tenfold Return, and I took the opportunity that came my way to aid a fellow human 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 would thank him again."

A unique way of sowing Seed Money was that of the advertising manager of a magazine. He read a copy of SEED MONEY and said that he wanted to Seed Money space in his magazine to advertise that booklet.

He did. For nearly a year his advertising revenue increased substantially, which he credits to his practice of Seed Money.

The practice of Seed Money from generation to generation can produce self-sufficiency hardly conceivable to the average person. When one sees a work of art, hears beautiful music, receives the most effective healing assistance from real healers or witnesses advances in space technology, they may not know that many achievements in these fields would not have been possible without the practice of Seed Money by the Guggenheim family.

From 1847 when Meyer Guggenheim immigrated to America until today, a fortune that has conservatively been estimated at \$200,000,000 (\$20 billion in 2000 dollars) has circulated and increased for but one purpose, as Ambassador Harry Guggenheim says, "for the progress of man."

Benefits the great Guggenheim fortune have given mankind--through financing, building and developing ideas--are inestimable, and the selection of the title of the Guggenheim family biography bears witness to its growth: SEED MONEY.

The thinking of the Guggenheim family has been the very opposite of lack. The word "can't" doesn't seem to be in their vocabulary. And the ability to know that success is right here, even before it has been visibly manifest, has not only characterized Guggenheim success, but is an indispensable factor in practicing Seed Money itself.

As John Hoshor says, "So that there can be no vagueness or misunderstanding in the mind of any reader as to how anyone 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.

**"Instead of continually saying as many do, 'I want,' 'I need,' or 'I do not have,' SAY 'I have' and 'it's coming, I know.'**

"In addition to making the gift to start the flow of prosperity to you--believing that you have **ALREADY RECEIVED** your multiplied return **IS YOUR ONLY WORK.**

As it says in SEED MONEY, "There is no telling how the return which 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 you the amount you claim. You do not want to receive it as a result of an injury to yourself. So 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 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 you, or for others, or simply for reserve to practice proving 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--nor sidestep--the Law."

This is equally true in regard to your physical health as well as your financial health, for God is the Source of all Good and "no good thing will be withheld from them that walk uprightly" [Psalms 84:11].

Expecting to be healed from any ailment is the first step toward physical healing. And in the practice of hygiene and nutrition--just as in the practice of the Tenfold Return--what you give to your body comes back to you ten times--as feeling good or as feeling worse. **The spirit in which you give [to yourself as well as to others] is the most important thing about your gifts or your health practices: you WILL reap what you sow.**

"When an opportunity to give a gift [to someone in need] or to nurture your body [with wholesome food and not food cravings], if you consider it but then decide against it, you are saying in effect, "I better not; I may [something else] myself." And so, as you say, **you will need--most certainly--something ELSE yourself.**

"If you give grudgingly or with calculations in mind, these configurations that you imagine will return upon you, ten times, also.

"If, however, you give boldly, generously, full-heartedly, impulsively, it shall be returned to you tenfold in the same manner." What is important is that "in due season we shall reap, if we faint not" [Galatians 6:9].

This is explained very clearly in the Bible: "He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully. Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver" [II Corinthians 9:6-7].

**Never pass by an opportunity to sow Seed Money. A lost opportunity to give is a lost opportunity to receive.**

John Joshor illustrates this in an incident which happened to him: "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 packages. In addition, I carried--unwrapped but in its own display case--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, reaching 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 as if he were almost on the verge of opening his eyes to LOOK. However, he did not, but 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,

"'Where can I buy a couple hundred of these 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 food companies and he 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 that the profit from that sale represented a full measure return, running over.

"Perhaps the most significant part of the transaction was that the buyer was a happy with his purchase as a child is with a shining new toy." Here was John Hoshor himself getting back a tenfold return in according with the Law of Seed Money.

The Law of Seed Money is in itself very simple: In giving money to your church or school or to anyone you know who has a real and legitimate "need," or in any other way using money to bless someone, help someone do something they could never do of their own accord, aid someone at a distance whom you don't know but whose testimony moves you, you have not only the right and the privilege but you have also the duty of claiming--from the Infinite--a tenfold return, in money or in kind. To claim it is to have received it already subjectively. In a short time, it will also come to you physically.

The Law of Seed Money is the KEY to using the Infinite substance of God: "Now he that ministereth seed to the sower both minister bread for your food and multiply your seed down, and increase the fruits of your righteousness" [II Corinthians 9:10].

The Law of Seed Money works in accord with the words of Jesus: "All things, whatsoever ye shall ask in prayer, believing, ye shall receive" [Matthew 21:22].

The formula for practicing Seed Money is merely a way to help you prove these words in your own experience.

Remember, the formula is very simple:

1. Plant seed money. Give the amount you wish to the person you want to assist in some way.
2. Immediately upon making your gift, cultivate a claim and as soon as you are alone, focus on your tenfold claim on the Infinite in a way that expresses something like

this: 'My return on helping "X" is \$... so that there would be good out of that gift for all concerned. Thank you.'

3. Make sure you believe in your claim. If you need to rehearse it a few times in your mind until it rings "reasonable" to you, do that, especially just before you fall asleep. Confirm that claim whenever the thought comes up, but don't make an obsession out of it. It is not necessary to overwork it.

4. Begin your gifts at a very modest level, sufficient that your gift and your multiplied return are significant enough, you will do the mental work to retrieve your return. If you begin at so high a value that you wonder from where the money will return, you have defeated yourself. Avoid doubts, or they will manifest as Nothing.

5. Never tell anyone of your claim or of your manner of manifesting. Do this in private, whether silently, aloud or written down as a note to yourself. The only person you have to impress is your own consciousness with the reasonableness of your claim.

6. In the event that your claim does not return the correct amount to you, or does not return as rapidly as you believe it should, thank God for the lesson of learning how to be sufficient in poverty, and mull over the thought how you will make yourself available to help another, in the future, fully faithful to the process. Simply assume you erred somehow, and move on.

7. Affirm your willingness to keep up the practice of Generosity insofar as you are able. And then, no matter how small the amount is, when someone expects a TIP, tip generously. When someone asks for alms, give your lunch money. When someone on the bus needs carfare, give it to them. When your coworker goes without eating for lack of money, share with them. And your generosity will begin to return good to you if you give gifts in the spirit of complete Trust in the Infinite's generosity toward yourself.

Scientists have explored the Universe with powerful telescopes and with powerful microscopes. In all of 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**.

Energy fills the Universe; the Universe IS energy; the Infinite is energy. Then it should come as no surprise that there is a fluid, plastic, invisible energy that flows evermore through the mind, to the senses. It is an unlimited energy, and it will flow into whatever pattern you conceive of--good or ill. This is why thinking--only--of what is beneficial and harmless and progressive is essential for joyful life. And inasmuch as all energy works in a circuit, the energy flowing through your mind brings back to you precisely what you send out in your thoughts, words and emotions. It all comes back upon you.

If you pattern Infinite energy flowing through your mind with Lacking, debts and needs, Lacking is the experience you get back. And if you pattern your energies with the desire to be useful and of service, what will return to you is a God-given role or place of great interest and productivity. But if you program your thoughts and expectations with failures and despair, that will return to you also. [This is WHY drugs are so harmful; they promote the visualization of suffering].

Each of us is the Director, the Selector, the Chooser, the Decider--which of the thoughts that run through our mind are the thoughts we want to express and manifest. That option is called "Free Will." Bugs and animals don't have Free Will; they don't have options from which to choose.

-- The Law of Tenfold Return is the Law of Loaves and Fishes. For the necessary material things of life, we must give in order to get back what is sufficient to live--"for your heavenly Father knoweth that ye have need of all these things"--and the principle of Seed Money shall help you stand on your own two feet, despite and no matter what circumstances may influence society, culture or experience.

No words or thoughts or emotions of ours ever return to us unfilled. Therefore, be always exceedingly careful that all words from the mouth and thoughts and emotions are positive and beneficial, constructive and specifically applied to doing good.

By guiding and directing that Infinite energy forever flowing through the mind by words and thoughts and emotions that are beneficial, we bless fellow human beings with gifts in appropriate promptings, high expectations, due praise and the push to clarity of thought and Truth itself. The return in giving out God's Truth is that ten times more truth returns as wisdom and clarity.

And so it is...