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Money, Mind, and Conscious Economies

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Abstract

Money has accompanied civilizations through the ages, its original feminine characteristics having been replaced by masculine signatures in more recent economic developments, and finance has dematerialized it, pre-empting most uses in the field. Traditional economies are fundamentally based on transactional acts. How can we overcome the supply-demand duality in market spaces? When do we own money? What is money's relationship to space and time? And what is missing from disembodied finance? This article invites us to open up a transformative vision of money that doesn't limit its energy in an operational way, and that opens up a subtle side to economics thanks to the agency of mind and consciousness through an innovative ternary model based on giving, getting and receiving. A right relationship between mind and heart is defined, while the relationship of money to a number of archetypal values such as love, truth, justice, and above all the Whole, is clarified. When the question of money is contextualized in this way, charged with vital energy and abundance, and when it is for all, the promise of a new subtle human capital benefiting humanity becomes possible.

Keywords

Money, Mind, Consciousness, Subtle Economy

About the author

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I. Money isn't just money, or is it?

1. The dual sides of money

What is money? It is undoubtedly an almost universal means of solvency for economic transactions, majestically granting economic independence to man, which means abundance in material life. Money generally quantifies the nominal value of a good or service offered by the economy. Is that all it means?

Bernard Lietaer^{1,2}, designer and producer of the European single currency convergence system and principal architect of the euro single currency, defined money generically as the agreement within a community to use something as a standard means of payment rather than a medium of exchange. Jung³ discovered and developed a fascinating comparative analysis between money and the concepts of Jungian-inspired collective psychology. In particular, he demonstrated how the archetype of the Mother Goddess of Fertility - a symbol of the oneness of all life in nature omnipresent in early monetary systems up to around 3000 BC. - was repressed in connection with the historical repression of the feminine through the various currents of civilization that shaped Western consciousness and from which all contemporary modern monetary systems derive. Emotional money, i.e. money linked to "mentalized" feelings, reveals its original feminine essence.

He also remarked⁴, *"the unconscious shadows of this repression, the desire to accumulate and the little of penury are incorporated as fundamental hypotheses [...] in Adam Smith's theory."* The unconscious had not yet been discovered and so economy was developed as a theory based on⁴ *"the allocation of scarce resources through individual private accumulation."*

Whereas money has long emerged from a collective unconscious symbolized by a mother goddess, the modern money game is based on interest, greed and power, a masculine signature. Today's societies still carry these Jungian shadows in the form of unconscious cognitive fixations that prevent economies from harmonizing, in particular to prevent cyclical downturns and economic crises, or to ensure balanced investments in social areas.

Yang currencies are issued by a hierarchy and invite interest. Common monopolistic currencies and the capitalist economy are examples of this, generating both accumulation and competition, non-localized (typically long-distance) financial capital, subject to boom and bust.

Yin currency, on the other hand, is issued and managed by its users, discouraging accumulation and promoting cooperation as local social capital. Today, thousands of alternative currencies have sprung up around

the world, aiming to revitalize territories and collective groupings in lasting harmony with local people and commerce, where, incidentally, Jungian synchronicities are more likely to surface. They are a fundamental departure from the monolithic vision of an arithmetically quantified *homo economicus*.

Yet very few studies have examined the critical causal link between monetary systems and their propensity to encourage unsustainable behavior - termed the "missing link imperative" between finance and the environment by Lietaer⁴, according to which *"the prevailing financial system is incompatible with sustainability"*. Don't monopolistic currencies tend to be financed by bank debt, leading to the instability and fragility of societal monetary systems? Does finance directly promote productivity and economic growth without generating critical levels of disorder?⁵

By rattling the faces of a simple coin or banknote, we can even sometimes perceive fragments of this duality. Although a desirable complementarity such as convertibility - which a Taoist vision would always ontologically support - is generally forbidden by central authorities and the law.

In the current context of Yang money domination, it's useful to look at price. Setting a price conveys a message of qualification. Yet don't we buy the price first, before acquiring the object in question? Do we not compare the prices of equivalent consumer products before analyzing their technical characteristics? The price nominally reflects the value perceived by the market and exerts a corresponding power of attraction for the acquisition of a good. This particular power of attraction generates an energy that can divert us from buying the product we really need. Value has thus been discounted by creating a difference between value and price, the price being absolved by a certain monetary "energy". In this way, we allow ourselves to subsidize an available monetary value with prices that are external to it; prices become dominant substitutes for objects, subject to inductive promotional games. The result is a conditioning of both behavior and mind, a common consumerist situation. By mind, we mean here the specific agency of meaning-giving that differs from the simple elementary processing carried out by the brain from the apparatus of perception and cognition⁶.

We generally think that money only comes from our work. By sticking to such a linear measure, how can we create a sense of abundance? Finance had to succeed in creating a huge dematerialized economy where money retains non-material meaning until it is converted back into material form. A first, unsought lesson of the finance-based economy could have been to accept, and eventually develop, an energetic value for money thanks to its dual nature:

- *Money as a flow*, representing the convertibility of exchange between material and non-material forms, cash applying here. This is its primary use, still playing in the present by spending available money. It's important to support the movement in the use of money.
- *Money as stock*, e.g. property or tied-up capital. A concept that allows you to escape the present, focusing on future expectations.

Does flow money really belong to us? Paradoxically, only when we spend it! And money in stock? Obviously not. These two aspects naturally evoke an interpretation of energy in quantum physics, the stock representing elementary particles while the flow refers to the wave nature of matter. The first point of view is that of money actually possessed because - and if spent in reality - it is materialized. In the second case, money is no longer possessed because it has been frozen twice: in space (it is not easily accessible) and in time (future)! What's more, the hoarding of this money creates a profound asymmetry and imbalance in society. *"The money you possess makes you free; the money you pursue makes you a slave"*, warned Jean-Jacques Rousseau or Voltaire in "The Leader of the Age of Enlightenment", *"Don't think that money does everything, otherwise you'll end up doing everything for money"*, etc.

These are important questions about money, because money is the energy fluid that drives the economy. Yet it is perceived as a quantity, losing its more subtle qualitative side. By changing our way of thinking, money acquires subtle economic dimensions and can therefore potentially come from any subtle direction!

It's true that monetary energy frees man from many worldly obligations, but at the same time it encompasses others: contracts, debts, interest, taxes, etc., which led Einstein to say: *"The hardest thing in the world to understand is income tax"*. At the outset, to support a broad vision of money, let's not confuse wealth with the economic amount we possess.

This paper invites us to open up a transformative vision of money that, operationally, does not limit its energy. A provisional conclusion finds the following decouplings:

- financial transactions are disconnected from the economies of real goods and services,
- speculative investments may not correspond to real investments,
- money can be abstracted from all meaning,

and the instability sought in virtual currencies is at odds with the relative stability of real economies, which is a beacon of hope. The dot-com crisis at the turn of the century was just one of the consequences of the Internet frenzy and web markets. Then came the real estate bubble

of 2007-2008. We were able to diagnose the arrival of a similar chaotic situation on the European continent from the United States three whole months before it affected and hit Europe⁷.

Transactional money visibly sets the economic wheels in motion, producing and consuming, although it is a wheel that ultimately becomes an end in itself in the supply-and-demand economy. It ultimately depletes the environment, for example by focusing on the supply of material resources such as rare metals for industry.

Conversely, while finance has largely disengaged itself from the materiality of money in favor of highly sophisticated concepts requiring no material action, we remind ourselves that energy has no space or time. Finance is there to combat the tendency of monetary energy to dissipate. Its second, unintended lesson is to reveal that money cannot be primarily a matter of materiality, but only a matter of secondary importance!

2. An alchemical transformation of money

The predominance of finance in the economy can be discussed at length, but do we want to get away from the material transactional mechanism and its consequences? How can we overcome the duality of supply and demand in market spaces?

An immediate duality arises in the difference between material goods and subtle energy deliveries such as services. The transition to a "more subtle economy"⁸ would be based on the gearing of essence to substance. The subtle then enjoys an enormous advantage in that it can accommodate any more material substate, hence any good or service. And what does disembodied finance lack? Emphasis on substance! In other words, the perception and valorization of the deep feeling linked to any economic act in itself. Indeed, this particular energy only comes if we give it value. And to give it value, it's useful to love ourselves in order to consolidate it within ourselves, in our feelings and meanings. We can observe that monetary energy goes where it consolidates, detecting an archetypal value that resonates with Love. We can now see that monetary energy is that specific energy connected to the heart.

It's important to be able to transmit an economy that's not only connected to the cerebral part, but also resonates with that other part of inner justice. A gap left between the mind and the heart sterilizes the full power of money. This energetic link between mind and heart must be reviewed in relation to monetary energy. Being conscious in the present, contemporary with the use of money, gives dignity to money energy. It leaves property aside, which escapes the present.

This is why the energy of money must be respected, if not at the cost of dissipation or

deterioration due to the disconnection between this energy and the heart, where the mind slips in as a substitute. This is how finance has become the conquering, ceaseless art of the post-modern mind. The mind creates an anchor that prevents monetary energy from flowing freely. It treats money only as a detached means and is not exempt from greed and power. Without a heart between the two, the quest for genuine abundance becomes sterile. Economies produce more and more transport vehicles, toilet paper brands, cereal styles and so on, but lose the meaning that would soothe the reserves, quench the spirit and reward the parties by fulfilling all their qualitative promises. The emphasis on substance is the necessary transition from quantitative productions to qualitative perceptions. This is achieved by qualifying goods and services. Marketing can also be subtle, with sales always accompanied by useful information.

Money needs the right relationship between the mind and the heart; it is of an energetic nature that "colors" every action with a subtle addition. It is only the heart that establishes contact, a productive energy for the economy. This contact produces satisfaction in both supplier and customer. At this stage, it is consciousness that must be put into action as the unifying agency, and to create satisfaction, it must do so in the present.

In contrast, quantity appears as the regressive grip exerted by the mentality of the post-modern economy. However common, it is nonetheless the lowest point of action: acting on it gives the strength to leap forward in current financial situations and in the economy. This is the point at which conversion can take place, where transformation can begin.

The economic paradigm we're grafting on is the formulation of a mental construct asserting that everything becomes possible: money as a catalyst, the return of money for other catalysts. If money were still backed by the archetype of gold as a monetary standard, or perhaps Keynes's *bancor* from the Bretton Woods conference, it would be easier to respect it, even to make it sacred. This has long since ceased to be the case, and money has become a mere commodity. And yet, we postulate that money must be backed by something that represents the evolution of humanity. We could perhaps envisage three levels of guarantee: exoteric material, esoteric subtle and sacred.

II. Conducting monetary operations

1. A downline consciousness presence

Economic opportunity is obviously a human goal

to be developed over time, from the present to the future. How do future, present and past intertwine? How can our consciousness act to facilitate monetary development over time? And what can we do to ensure the fluidity of monetary energy?

In societal epistemology, sought-after societal properties such as fundamental values, organizational principles and operational rules appeal to archetypal attractors (from *arche*: beginning, commencement, principle, origin, and from *typos*: imprint, form, species, genus) expressing human consciousness in a generic way. We have found that social consciousness can be expressed by organizing the relationship with three major archetypal relations rooting all human society⁹:

- *Belonging*: the ability of the individual and the collective to adhere to one another, which is the basis of their social *raison d'être* in *diversity*.
- *Social cohesion*: collective myths, such as religious, philosophical or other epic motifs, instinctively underpin behavior, creating collective behavioral patterns of interacting diversities, enabling dynamic coherence and interdependence, cementing societal resilience in *coherence*. Networks in general, and social networks in particular, have demonstrated their ability to re-socialize human beings.
- *Statutory protection*: citizen status is the key that links physical individuals and legal entities to their communities beyond purely persistent "instinctive" behavior; it enables us to exist socially and act within human and societal diversities (families, culture, organizations, politics, economy, work, etc.), in a *compatible* manner. It brings the pieces of the puzzle together in a meaningful way.

These generic and atemporal attractors form the agency of archetypal relationships between institutions and individual citizens. They usually and operationally find varied and often prescriptive normative forms such as codes of law and rules, which normally translate the "soul values" of society. The essential point is that a mediating agent between these three categories of relationships appears as a kind of cohesive energy manifesting itself in individual and collective purpose, a conscious intention. Like individuals, conglomerates such as nations or corporations possess a double self, the ego-based one manifesting itself in the form of a behavioral personality, and the other, more inner self, displaying a certain degree of authenticity.

At a societal level, we have reviewed the canonical triptych *Liberté-Égalité-Fraternité*, which originated with the French Revolution and has been further developed in the light of the above discussion:

- *Fraternity*: covers both spatial exchanges such as physical transactions and sharing in the

economy, as well as reciprocal and circular mechanisms. An inclusive diversity value that speaks of commensal conviviality.

- *Equality*: applies both to space in terms of access and quantity, and to logic in terms of independence or complementarity. An indistinct equity value speaking of measurement.
- *Freedom*: both spatial movement and social modality, a value of autonomy. In the post-modern era, developed societies have tended to display a separative individuality, often leading to exclusion. In quantum understanding, freedom is rather the exploration of causal power, the freedom to choose among various possible meanings. A value of "movement" that speaks of the limited or non-compatible search for autonomy.

Therefore, if we let our minds explore freely, and hold on to the concept of possibility in the realm of quantum possibilities, we can understand that it's not money that materializes in space-time, but possibility! We modify space-time by bringing time back to the present moment, disengaging ourselves from everything that isn't. And what is that, if not fearless connection with the All? Well-being - conscious well-being - brings awareness to the fore and gives us a sense of belonging to the Whole. And we remember that the All is always impersonal, universal, never limited to an ego.

What's more, the words we use, the thoughts we project, become the anchors of our relationship with money at all times. For everything has value, and therefore worth. Truth in thought and speech is therefore essential; it precedes and fills the words.

We can now see that money has so far included a series of archetypal concepts: first *Abundance* and *Love*, then *Justice*, and finally *Truth* and *Wholeness*, allowing us to see the vast amplitude of consciousness that money can bring to a subtle economy. *Goodness* also manifests itself in the form of equitable distribution, i.e. when all parties involved in the supply and distribution systems concerned receive a fair reward. The resulting market dynamics are subtle, promoting justice in the distribution of money. Equity in finance isn't quite up to the task: does owning more shares, and therefore more votes, retain more value? Not really, and meaning is simply lost.

The subtle monetary process will underpin a new subtle economy⁶. To achieve this dazzling collaboration based on six archetypes, we propose a concept called the Three-tier model. It qualitatively absolves the duality inherent in yesterday's socio-economic models: producer-consumer, seller-buyer, lender-borrower, and so on. For example, the economy of the Industrial Revolution, based on the face-to-face relationship between supply and demand,

clearly installed a two-tier model as the obligatory mechanical epigraph.

The two-tier model closes transactions, leaving no loopholes, no amplification, no consciousness, only the agency of the mind. What's more, acting on one side or the other by facilitating the use of money for consumers, subsidizing producers, taxing investors, etc. does not alter this system.

If we intervene mainly on one side, for example by injecting money to create demand, the slope will be higher, creating a more depressive phase (e.g. by devaluing currencies). And vice versa, by compressing the lower end of the scale (e.g., by taxing the rich in the hope of creating an abundant supply of jobs and goods), the effect will be to make those who find it in their interest to do so even richer. Again, a dramatic shortcut. And yet, states cannot easily intervene on both sides; they would go bankrupt and become illegible to voters...

Surprisingly, the repeated stumbling of one side (supply) over the other (demand) results in an economy that feels lack rather than abundance, competition rather than collaboration, greed rather than goodness, fear rather than love, inequality rather than fairness, anxiety rather than trust, power rather than justice, loss rather than satisfaction - a zero-sum game or almost. It is fear, individual or collective, that constantly characterizes the situation, in the form of Jung's shadow. Monitoring scarcity to raise prices is just one example. In short, economics has played out the optimized dual relationship :

GIVE <—> TAKE

A two-tier model encourages the brain to think with restraint. At the origin of the supply chain, the idea is to demand a fixed return from the recipient, such as a percentage of sales. But doesn't each contributing member of the chain in turn form an origin, acting as an intermediate link? This is a multi-level marketing model, which allows a higher return when close to the chain's origin, and also encourages a new link at the other end to extend the same chain in turn. Along a linear chain, there can be no equity, at least not by closing, by linking the end to its beginning, which would unfortunately cancel out the model completely!

At the other end of the chain, we have the individual contributors, the intermediaries who collect a percentage, and finally the last collector who adds it all up, minus the percentages collected. This is, for example, the economic model of collecting donations to help disaster victims, most likely the medieval tax model in various regions, as well as the organization of dues - paying members of various geographical sections belonging to a structured, multi-level

organization. This is not yet a true network, but rather a multi-level model.

Both cases are symmetrical, which shows that there is no equity, or at least that the purpose does not redistribute equitably. For example, when the state (which can start a linear chain) manages the nation and its citizens, the infrastructure, etc., it's the state that is in charge.

2. A ternary economic operations model

We can now glimpse a subtle new science of marketing based on demand response instead of traditional marketing schemes¹⁰, based on communicating inducements for a given response. This fundamental reversal promotes awareness on the demand side, by encouraging information on the demand side.

A positive alchemy in which the return, monetary or otherwise, can be greater than what was initially put into the relationship requires an opening, i.e. a different consciousness generating another level of energy. We call this "receiving"¹¹, where the buyer's consciousness is also required. This new ternary mechanism is fundamental to the whole dynamic structure of our society today.

GIVE - GET (HAVE) – RECEIVE

Money is obtained according to the value we place on ourselves. Receiving is the gift of self, the immeasurable inner production. We then do things with a different consciousness, personality and character unified in authenticity and inclusion. And valuing the act of receiving brings us into the Whole - what a societal transformation in perspective!

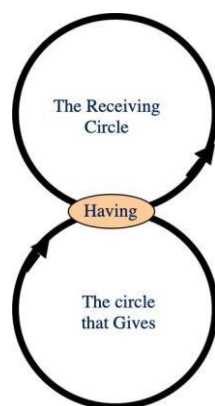


Figure — *Traditional transactions consist simply of Giving + Getting. By adding Receiving, we transform situations by transforming ourselves, which is the basis for introducing the principles of the new economy.*

What are the consequences of not closing the circle of supply and demand? Energy dilution, and its opposite, energy concentration. Failure to close the circle prevents it from being completed and remains a linear chain. Concentration then occurs at one end or the other, as in pyramid structures. On the contrary, closing the loop flattens a hierarchy - be it pyramidal, linear, etc. - and resonates with open, horizontal management models. Closing the circle is equivalent to allowing a reception for the members of the circle, the stakeholders of a given business model. Each member can in turn start another circle and so on, with no end in sight, no pressure on any member, no limits.

By simply closing the circle, we have an avant-garde economic model that resolves both the tensions and the limits of growth. An early report by the Club of Rome and its aftermaths¹² confronted the possibility of exponential economic and population growth with limited resources. We constructively devised creative ways out of the resulting impasses¹³ by implementing a powerful design innovation methodology^{14, 15}.

The price to pay is, on the one hand, the abandonment of power tied to linear chains and, on the other, the induction to operate in a way that is given a priori. It's a revolutionary concept that refers directly to grace, because by closing up in this way, values are broadened. It is essentially a spiritual process.

The circle model makes movement, moving away from any pyramidal network structure. In circularity, all its members are equally prevalent, forming a homogeneous continuum of shared manifestation. Closing the circle is analogous to collective equity in relationships. It enables us to start afresh, closing releases energy and enables return, which is in receipt and exists as a covenant for monetary energy. It helps if the exchange is always simultaneous, thus creating a circle.

3. Operating with subtle money

To begin with, we must first take care to apply the Three-tier formula. Secondly, we must be careful not to put the mind in an intermediate position because it believes too strongly in its way of controlling. Here, the mind has only one role, that of gearing the model. In practice, we obtain gear circles that move other gear circles, indefinitely, escaping from ourselves towards the Whole, benefiting the greater.

This clearly illustrates why money on the stock market today stops the movement. Where does the lack of satisfaction with what money can continually buy come from? It's due to the unequal returns produced by economic movement. The hoarding of assets and goods doesn't lead to fulfillment, it creates an energy block (the treasure effect, as the name National

Treasures reminds us). This can be seen, for example, in the world's fortunes: any momentary satisfaction obtained is not transformed into contentment, hence the feeling of dissatisfaction.

Not only should money be associated with the heart, it also resonates with the archetype of fulfillment. Why is this? Because it then becomes, not the universal economic solvent it once was, whatever its incarnation, whatever its form, but rather the means to achieve the six archetypes mentioned above. Money takes on a quantum value when it is truly brought to wholeness. If I value the Whole, my money takes on the value of the Whole. Because it absorbs all the energy it contains. The Three-tier model thus achieves the following objectives:

- the mind as past, a gearing mechanism to seek reception,
- the heart as emotional producer, mixer and transformer,
- consciousness as agency in the present.

These are the basic principles on which a new economic operation can be based. Advice in the field, however, may prove useful in practice.

III. Synchronizing with subtle technology

Monetary energy is currently very terrestrial, linked to space-time. It must circulate in the quantum realm and materialize in return. This is the loop that engages the subtle in the economy. We need to see it as a cooperative concept in which we take care of this energy by creating an exchange, including with money. *"It's not about money. It's about the people you have, how you're led and how much you get it,"* Steve Jobs emphasized.

The overall guidelines discussed were:

- By loosening the stranglehold of quantity, money is no longer an end, it's a means that expands and produces a monetary alchemy that puts matter in a mode connected to the heart. The mind alone cannot set the wheels in motion.
- Too often, we focus on the actual monetary means instead of the expansion of consciousness that is the fundamental agency that really links with the quantum realm. Here, thought must be conscious and aligned with consciousness. Then, delayed quantum choice brings everything back into the present as consciously experienced. This creates a conjunction in the existing present, which is what creates substance; such an operation also frees us from greed and power.
- The more we work on ourselves, the more we attract things that are in tune with us.

Conversely, when things don't come, it means we're not in tune with and respecting ourselves.

- By surrendering and accepting ourselves, we find the solution because we love ourselves by feeling connected to the Whole. Because we can tap into the vast reservoir of possibilities that, when we're in a circle, contains all the solutions. We are part of the Whole, of the collective quantum unconscious that contains the sum total of humanity's experiences, available at the level of our fingerprints.
- Flows then become accessible, because what's similar attracts what's similar, and the law of attraction can work for solutions, with other parts in resonance. We enter into resonance with space-time to change the resonance movement that is put into the frequency setting. This expands creativity both contextually and fundamentally, in balance with the rationality of operations.

However, a necessary regulating device requires the discipline of thought in the operation of the Three-tier augmentative circular model. Money circulates and returns recycled monetary energy to the market, where it serves as a junction point for all the other energies that can come from conscious and aware products. We enter into resonance with space-time to change the movement of resonance we put into the frequency setting. The operational difference is not the frantic search for solutions as is usually proposed, it's the surrender and listening to the incoming energy.

With it, economic matter has been informed by a subtle knowledge-based technology that enhances the level of consciousness, and we recall an old Peter Drucker insisting, *"that the new society will be both a non-socialist and a post-capitalist society, that's virtually certain. It is also certain that its main resource will be knowledge. [...] It creates new social and economic dynamics. It creates new politics"*¹⁶. Or a Henry Ford, *"If money is your hope of independence, you will never have it. The only real security a man can have in this world is a storehouse of knowledge, experience and ability."*

The question of money remains as topical as ever, and we urgently need to build a philosophy to make money more subtle (nothing to do with the disappearance of cash), i.e. charged with vital energy, abundant, and for everyone. Together, the above actions contribute to building subtle human capital and making it available on a large scale. At a strategic level, this movement requires coordination in terms of principles, ethics and direction. A spiritually guided economy is ready to solve the problems of capitalism by tapping into the *"higher subtle planes where the resources are unlimited"*¹⁷, as people's most basic needs are truly met, for example by

reducing consumption. As such, a noble objective will be to assign a future role to money in the evolution of societies towards greater harmony. Today, it is decisively clear that all our

future constructive and life-sustaining dynamics are at stake.

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