

MYSTICAL MOMENTS

with Val Ryan

Dear Val,

You spoke with me once about how we model our parents. I know I have done that to myself about my financial life. I can't seem to get past what my parents didn't have. Do you have any suggestions on how to break that style of thinking?

Signed,

Seeking Abundance

Dear Seeking,

I appreciate your struggle with money as I've worked hard to overcome the depression-era thinking my mother instilled in me. Our culture has a strange relationship with money. We need it, but we've been taught that desiring it is greed. Money is the same free flowing energy offered to us by the universe as any other, if only we'd accept it. And then there's the matter of how we spend it. If one is out drinking, gambling or shopping away their paycheck, perhaps this is not the best use of time, energy or money. However, if you want more money in order to pay a mortgage or rent, put food on the table and save for the future, then call it what it is, self-preservation. With this understanding, you can begin to take steps necessary to control your finances and create wealth.

The shift in my perception came after hearing financial consultant, David Bach on an episode of *Oprah*. He said that anyone could retire rich if they would make a plan, stick to it and most importantly, "Pay Yourself First." If you want to be comfortable in retirement, take the first 10% of your earnings and put it in a 401k, savings account, or

your sock drawer, anywhere you can't or won't touch it. If you want to retire a millionaire, set aside 20%. The trick is to tell yourself the money doesn't exist, at least not in the present. If you're not saving because you think, "I can't spare it. Things are already too tight," this is a misconception. By investing in yourself first and foremost, the universe will too and before you know it, you'll be attracting all sorts of abundance.

Now you need a plan. Step one: If you have multiple credit cards, cut up all but one, which is to be used only in case of emergency. Pay at least \$10 over the minimum on each card every month. It may not sound like much, but it'll make a big difference in interest charges. Step two: write down everything you spend from house payments to groceries to those daily double lattes. This way you'll see where every cent is going and can start eliminating what's unnecessary. It's good to treat yourself once in a while, but if too much of your spending is falling into that black hole we call disposable income, then it's time to re-evaluate your priorities.

For instance, how are you sending your financial energy out into the world? Become discriminating about where you shop and who profits. Support locally owned businesses and be wary of large conglomerates that, while saving you dollars in the short run, may be exploiting their employees with low wages and no benefits.

Step three: choose a charity. Saving just a few dollars each month will add up at year's end. The individual or organization and amount are unimportant. What matters is your intent and effort. My work helps to save the rainforest and since I've been tithing, my income has steadily increased. Then last year I learned, through Bono's ONE Campaign, that it only costs \$14.00 per year to send a child in Africa to school. I thought,

“Geez, I can afford \$14 bucks.” After making this donation, my work tripled and thus my ability to contribute.

So you see it doesn't take a lot to make a huge difference. It sounds easy right? I know, change comes slowly and it's taken me several years to retrain my brain. Just remember, abundance is about a lot more than dollars and cents. You may be rich in love, health, friendship, family and community. When all are understood in your mind and felt in your heart to be wealth, money will simply be one more aspect of an already abundant life.

If you have a question for *Mystical Moments*, please contact Val Ryan at 803.750.7117 or val@ryanspirit.com

Val Ryan is a Spiritual Consultant and Medium who offers various services including Feng Shui (in home consultations and classes), which is a powerful tool for creating abundance. For more information, 803.750.7117 or val@ryanspirit.com