

*The Classic*  
**SEED MONEY IN ACTION**

*by*

**Dr. Jon Speller  
*and*  
Kathleen Shedaker**

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**Dedicated to our beloved son, Jon Speller, Jr.**

*The Classic*  
**SEED MONEY IN ACTION**

During the last four decades more than a million people have been helped by Dr. Jon Speller's spiritual classic, **SEED MONEY IN ACTION**. His teachings in the book about the Seed Money Principle have broadened the horizons, deepened the spirituality, and helped the prosperity consciousness of a host of people through two revisions. Now, we, Rev. Dr. Jon Speller and Rev. Kathleen Shedaker, are presenting this, *The Classic SEED MONEY IN ACTION*, to update, expand and share with still others what people have shared with us about their successful experiences with the Seed Money Principle. It is the third revision of this staple work on the Law of Tenfold Return, adding these important new insights; some gained from the real life experiences of some of the many people who have written to us about their Seed Money returns. *The Classic SEED MONEY IN ACTION* incorporates all the material from previous editions of Dr. Speller's **SEED MONEY IN ACTION** published over the last four decades that uniquely provides focus on the specific application of Divine Law in the Seed Money Principle, while also thoroughly documenting the Biblical passages supporting the Seed Money Principle.

Now, for the first time, the truths contained in *The Classic SEED MONEY IN ACTION*, are also available in E-Book form through the worldwide web. As the internet is the prime vehicle for shaping the new information age of humankind, it is a wonderful channel for spreading the prosperity principle

of The Law of Tenfold Return that Dr. Speller's book has performed through book form and that helped to make the phrase "Seed Money" a generic term in the English language.

The exclusive distributor of the E-Book version of our *The Classic SEED MONEY IN ACTION* is Joe Vitale, Hypnotic Marketing, Inc., Wimberley, Texas, whose marketing website is <http://www.mrfire.com>

Joe is a noted marketing and E-Book specialist whose pioneering work was covered in *The New York Times* on October 17, 2002. Joe will also include on his marketing team affiliates of his choosing. As an independent marketing specialist, Joe's books, talks, seminars and audiotape programs on sales and marketing have helped thousands of people around the globe to market their businesses successfully. His clients have also included major business firms, organizations and institutions.

Joe Vitale is the author of ten important books. Especially noteworthy to us is his remarkable book, SPIRITUAL MARKETING, which is an indispensable and groundbreaking entrepreneurial aid. In that book Joe also imparts to the reader profound spiritual knowledge that relates to application of the Seed Money Principle.

For example, in SPIRITUAL MARKETING, Joe Vitale writes: "When I was in Australia in May, 1999 I learned that many seeds don't open up and grow unless they are first burned.

"In the human body, you open your seeds of desire with the heat of emotion. Whenever you feel love or fear, two very strong emotions, you are

turning up the heat. That reaches your deeper mind and opens the seed, the image, of what you want. How you do that is through feeling.”

Joe concludes this spiritually and psychologically valid analysis with the sound advice that “you must joyfully feel the energy of the thing you want to do, be or have.”

It is the spiritual awareness of marketing specialists such as Joe Vitale who are attuning the merits of the free market system to higher spiritual law, the only basis for sound economic growth.

In 1986 Rev. Dr. Jon Speller and Rev. Kathleen Shedaker, the co-authors of *The Classic SEED MONEY IN ACTION*, became the co-founders of Morning Star Chapel & Press in order to help churches, organizations, businesses and individual people in the practice of the Seed Money Principle. In addition to making the little book available to all who want it, we provide guidance to those who desire to spread prosperity thinking and to those who wish assistance in practicing this spiritually and psychologically valid principle to enrich their lives. We have received a multitude of spontaneous, unsolicited testimonies on the practice of the Seed Money Principle and this reader feedback contributed importantly to the revision of this classic, now famous, spiritual book.

We are totally non-denominational and non-sectarian in our entire work, because the Seed Money Principle is in accord with the teachings of all major religions and all areas of a spiritually focused life in addition to prosperity teachings. Except for showing the commonality of prosperity

teachings in all religions, Morning Star Chapel does not take any theological positions, nor seek any followers, for our aim is to transcend diversity, not to create another one.

Rev. Shedaker is a descendant of early New England Ministers and a blood cousin of essayist Ralph Waldo Emerson, and family tradition has it that Dr. Speller has ancestors among the translators of the King James Version of the Bible in England, but we believe that the spiritual basis of prosperity transcends all other issues for all people, regardless of an individual's religious heritage. The complexities of history and linguistics have resulted in a wide diversity of interpretations in Christianity and, indeed, within other religions as well, and we believe that the often disputatious theological questions that arise are not germane to our charge of specifically helping other people with the Seed Money Principle in the Unity in Diversity of humankind. When asked about the Second Coming of Christ, for example, we reply that, "in any case one should prepare for it, not try to preempt it."

*The Classic SEED MONEY IN ACTION* continues to apply the technique of using Scriptural quotations to spiritually fortify the process of giving and receiving. This has been found to be helpful for people from many denominations, transcending any other doctrinal differences. The efficacy of prayer is something no spiritually oriented person disputes.

The concepts underlying the Seed Money Principle go back to the teachings of Christianity from the time of Christ, and even before that time. After the Dead Sea Scrolls were found, many concepts of praising God were

revealed to have had contemporaneous acceptance at the time of Christ. They, for example, contain the following, as directly translated:

**“My lips shall praise Him as I sit at the table which is set for all, and before I lift my hand to partake of any nourishment from the delicious fruits of the earth.”**

Everyone is familiar with the custom of saying Grace before meals, giving thanks to the Creator in advance for what we are about to receive in partaking of His bounty. A fundamental part of the Seed Money Principle is giving thanks in advance for a tenfold return at the same time as the sowing of the seed. This does not replace the desirability of tithing, an eternal spiritual means for the maintenance of prosperity. The Seed Money Principle is designed to augment this maintenance through a process of expanding prosperity. Sowing Seed Money is thanksgiving in advance to establish a cycle of good.

Thanksgiving is a unique holiday in our nation in that it is a secular, not a religious, national holiday dedicated to giving thanks to a Higher Power regardless of differences in visualizing that Higher Power and in varied personal belief structures. Although started by the Pilgrims, it, like the Seed Money Principle, transcends, and accords with, all religious diversities. It was jestingly asked, “If April showers bring May flowers, what do Mayflowers bring?” The correct answer to this question is “Pilgrims,” and it was these Pilgrims who came on the good ship Mayflower who bequeathed to all Americans the custom of Thanksgiving Day, on which, and for which, we

should be thankful.

In this little book, *The Classic SEED MONEY IN ACTION*, we have expounded on these concepts, relating them to modern day living, and providing real examples of real people in their working the Law of Tenfold Return in their everyday lives. As co-author Rev. Shedaker says: “Working the Law of Tenfold Return requires just that, ‘working’ it. The only place where success comes before work is in the dictionary, and the only way to fail is to quit.”

Many thousands of people have already grasped the spiritual and scientific principle behind the giving and receiving of Seed Money and have successfully applied it in their daily lives to end their money troubles. Others have not yet been able to fully use the Law of Tenfold Return effectively, for various reasons. Others have applied it successfully, but then have become lax in its practice. Human nature and the fast pace of life in our times sometimes make such lapses inevitable, but it is never too late to start again. The Law of Tenfold Return is a Divine Law, and it is always applicable, whether one has had a hiatus in its practice or not. Interruptions in the practice of the Seed Money Principle may be likened unto an Intermission in a show. The next Act follows the Intermission, and the show goes on. So it is with Seed Money sowing and reaping. The tool is always there to use, and since it is a Divine tool, it never tarnishes nor breaks down!

At Morning Star Chapel we are frequently asked for help by people who have had interruptions in their practicing of the Seed Money Principle,

despite their having had success with it in the past, for example, in this letter from IF of Carson, California: “I need your blessing and your help in returning to the Seed Money Principle. I am now again applying this principle to my life. And I need your prayers and support. I know it works.” Anyone’s return to applying the Seed Money Principle in his or her life after any lapse of time is readily and easily done. There are no penalties for a time lapse in Divine Order, for any time lapse to God is but a “twinkling of an eye!”

*The Classic SEED MONEY IN ACTION* is designed to help these, as well as new readers of the book, to achieve prosperity as a part of their path of spiritual fulfillment.

Let us imagine that we have \$100 in United States of America currency.

We could put the money in a Savings Bank and it might return even up to \$10 per year. Or we might use the money to buy a share, or, depending on the price, several shares, of a 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 \$100 for food, rent, clothing, books, tools, or for other needs, or just for pleasure.

That is why money is called a medium of exchange. It can be used for many things. In itself it has no value except as it can be exchanged for other things. Of what value would money be to you if you could not obtain goods and services with it?

When functioning properly, money is “green energy,” as a friend of ours called it. As energy it feeds the hungry, shelters the homeless, heals the sick, provides access to knowledge, opens the world to everyone through travel, and allows the comforts and pleasures desired by the whole human race. Only when money is used to exercise power over other people is that energy misdirected.

Everyone can use more “green energy” in their life, for even if more “green energy” would not be necessary for someone in their daily life, more “green energy” always gives the capability of helping other people more. The purpose of “green energy” is not merely for self-satisfaction, but also for selfless satisfaction! Everyone can use more “dharma,” or spiritual credits, in their soul journey!

One of the things for which money can be used that at this writing is not as generally known as it should be is as Seed Money. This means that we can so use money that we reap a harvest of multiplied money and those things which can be purchased with money through what best-selling author and astrologer Linda Goodman called “the truth of the infallible Universal Law that the more that you give, the faster it multiplies.” When some astrologers claim that astrology predetermines something they are then arrogating to the configurations of the stars God’s functions, and astrology has been criticized for that reason. When astrologers claim that astrology may predispose towards something that is a different question, not imposing on God’s Domain, and also possibly subject to scientific examination. If full scientific

examination of astrology has not yet been done, there are many interesting correlations that we have seen that seem to be worthy of objective study. Astrology might or might not be helpful regarding the timing of sowing Seed Money, but intuitive timing is always in tune with the Universe!

One of the first, and major, blocks that some people have found in using the Seed Money Principle is in the very concept that they hold of money itself.

Many years ago, a retired man called Dr. Speller long distance from California. He said that he had read SEED MONEY IN ACTION, followed the technique faithfully, but could not get his return. It seemed that his greatest joy in retirement was driving his car through the beautiful California countryside. One day the old car just gave out. It couldn't go another mile and was towed to an auto graveyard.

For two months the man tried to use the Seed Money Principle to receive enough money to buy a new car. He gave his Seed Money to his Church, believed that he would get his tenfold return, and nothing happened!

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

Dr. Speller said, "Why do you say that money is filthy?"

His reply gave the answer to his failure to receive his tenfold return: "Isn't money the root of all evil?"

Dr. Speller told him that there's an old saying in American folklore that

**“troubles aren’t cause by ignorance, but by the things we know that ‘ain’t’ so.”**

**“The Bible doesn’t say that ‘money is the root of all evil.’ It says that ‘the love of money is the root of all evil’ (I Timothy 6:10), 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 bushels of grapes. A farmer would exchange grain for clothing, and so forth. 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 when we love money today we aren’t loving the money itself, but the good for the human race it represents in goods and services, we can, and should, actually love money.”**

**But it is important to note, as a friend of ours said, “We should love money, but we should not lust after it.”**

**There is a tremendous difference between loving money and lusting after it. True love for money is love for the good it can do. Lust for money is simply greed. This attitude of considering money to be somehow “filthy” sometimes carries over in some people who may feel that the Seed Money Principle is somehow “using God.” We wrote to one such lady, “It is very important in order for you to practice the Seed Money Principle successfully that you first erase the concept that giving and receiving is ‘using God.’ You must give in order to receive, but you must also receive in order to give. It is**

a cycle of Good, no way “using” God, but obeying God’s Laws. We pray for your deep rooted acceptance and understanding of that fact, so that you can sow and reap larger and larger quantities.”

Some people are also confused about money because of the words of Jesus that “It is easier for a camel to go through the eye of a needle, than for a rich man to enter the kingdom of God” (Matthew 19:24). These people think that the Scriptural passage indicates that having riches is not spiritual. But, as with all truths, clarification can clear up the confusion. The Gospels, before being transcribed, were mostly spread by verbal means in the Greek language. In Greek, the word pronounced “kamillos” was spelled differently in two different meanings (just as “red” and “read,” or “blue” and “blew”), although pronounced the same in oral speech. The first spelling had the meaning of the animal, “camel“; the second spelling had the meaning of a “hawser, a thick rope connecting a boat to a dock.” It is not logical that any camel would ever try “to go through the eye of a needle,” but it is very logical that a thick rope, as opposed to a thin thread, would be very difficult to put through the eye of a needle. Thus the translators, not Jesus, selected the wrong meaning for the Greek word pronounced “kamillos.“ What Jesus obviously meant to convey was that a greedy man, too fat with riches that he did not circulate for the good of all concerned, could not metaphorically go through “the eye of a needle” with the proper ease that one who was properly attuned to the real, spiritual purpose of circulating money could do.

The Bible clearly says that you “cannot serve God and Mammon” (Luke

**16:13). Mammon represents hoarded money, that which is not placed into circulation. Money that is hoarded is useless, for money is only a medium of exchange. The blood in your body must circulate for life to exist. Similarly, money that does not circulate is “dead.”**

**It is also true that money is also considered a “store of value,” for it has the capability of retaining value. But value for what purpose? Value as a medium of exchange. Mammon symbolizes “buried treasure,” and buried treasure is totally devoid of energy. Money as energy is God in action, a means of doing good. As buried treasure it is inert, serving no one, doing nothing.**

**Energy, from the smallest particle of matter to galactic systems in the Universe, requires movement. One of the most important tools to use in practicing the Seed Money Principle is, as Rev. Kathleen Shedaker wisely advises in one of our Morning Star Chapel Prayer Letters, “Visualizing money as being in constant motion. Fossil fuels can be very sluggish, as you have witnessed if you have ever seen a pool of motor oil. But refined, fossil fuels become a more mobile liquid as the gasoline that powers your automobile! When you visualize the money you sow as being in motion, returning to you tenfold, you are adding your Divinely given energy to the process. If the energy surrounding any money you sow is ever even the slightest bit ‘frozen’ in your subconscious mind, you are thereby ‘thawing’ it so that you can more easily reap your tenfold return!”**

**Anything that is static will never reproduce, and that includes money. Even**

the chair you are sitting on is composed of moving molecules! Spiritual energy also requires movement, and the Seed Money Principle is a reaping and sowing of spiritual energy with money serving as a “unit of measure“ in that flow of energy. The giving and receiving of money in some ways corresponds to the centripetal and centrifugal forces in physics. Without movement there can be no attraction, and thus, hoarded money actually repels the increase in your money supply.

Dr. Speller continued talking with the Californian: “You have a hatred of money because you thought that it was evil. For many centuries our ancestors’ common sense told them that ‘like attracts like.’ Thus, through your hatred of money, you have been repelling it from your life.

“Don’t think of money as a dead object of greed. Think of it as a living means of acquiring good for yourself and for everyone. For example, right now, it represents in your life a new car with which you will enjoy the beauties of God’s countryside.”

He thanked Dr. Speller and two weeks later he called 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,” Dr. Speller said.

**“You know,” the Californian continued, “once I realized that it wasn’t money for money’s sake that I wanted through the Seed Money principle, but the good that I could buy with it, I overcame the mental block which had prevented me from receiving my tenfold return. The Volkswagen is worth even more than ten times my Seed Money, and on top of that it doesn’t use as much gas as my old car. I can travel much farther for the same amount of money.”**

**This is just one illustration of how a man’s changing of his concept of money enabled him to use the Seed Money Principle effectively. Have you been thinking of money as evil? Or have you been thinking of money as the good it represents in your life?**

**The gift of the car represented a real monetary value, and thus the Californian had his Seed Money return. Goods and services all have a monetary value that can be assigned for use in the circulation of good. In a monthly Morning Star Chapel Prayer Letter we reported the experience of Philip of Honolulu, Hawaii. Philip gave to his nephew a badly needed car. We recommended that he claim tenfold the book value of the used car. It is sometimes difficult to make claims for a tenfold return when one is unsure of a value. It is better to assign a lesser value - one in which all doubts as to the value in dollar terms are removed - when giving something in kind rather than in dollars. After making his claim, Philip maintained a constant conviction about receiving his return, and we daily fortified in our prayers the reaping of his tenfold return. Our Spirit Guide assured us that it would**

**become manifest, and, sure enough; he received before long an unexpected sixty thousand dollar Seed Money return.**

**Philip wrote us, “Thank you for your continued support. I am very grateful.” Gratitude is a very important part of the Seed Money Giving and Receiving Process. When you give thanks again when you receive a tenfold return, you are establishing a cycle of constant Good in your life.**

**Many people over the years have started the application of the Seed Money Principle in their life after reading SEED MONEY IN ACTION by buying copies of the little book to give to their friends, establishing a chain reaction for spreading knowledge for the good of all concerned.**

**God works in mysterious ways. Often Seed Money tenfold return is not just tenfold in substance, but has added attributes of good beyond the expectation of the person practicing the Seed Money technique.**

**One person wrote to us saying, “I guess I’ll get my Seed Money return in time.” We responded “Guessing isn’t knowing, and knowing is necessary for the Seed Money Principle to work.” Another person wrote to us at Morning Star Chapel with words that show that she not only understands the Seed Money Principle, but that she knows that “knowing” isn’t “guessing” in the process of becoming successful: “It is my pleasure to send this check to you for all the good you do. Please keep me in your prayers knowing that I am successful in my new business arrangement and that my life is filled with love. Many Blessings!” KN, Los Angeles, California**

**A young man in a church congregation in Brooklyn, New York bought**

**ten copies of SEED MONEY IN ACTION to give to ten friends, representing his sowing of \$100 in Seed Money.**

**The young man was unemployed, and he wanted his \$1,000 return so that he could buy an old car that would allow him to take a security guard job on Long Island. The very next day after planting his \$100 in Seed Money he walked by the manager's office of the large housing development in which he lived. A sign had just been put up, "Security Guard Wanted." He got the job. It paid \$100 more per week than the job he had hoped to get on Long Island. Within ten weeks he had his full tenfold return. It turned out that he didn't need the old jalopy after all, giving him more money and less headaches than if his original plan had worked, with an added non-monetary blessing! Focus your mind on what you really want, and leave the details to God!**

**The added blessing? The job, being in his own housing development, not only eliminated the need for purchasing the old car, but, instead of having to fight traffic for an hour each way every day, he could walk to work in just three minutes!**

**The young man's sowing of his Seed Money was answered through the Seed Money Formula because it was a prayer of faith, not a prayer of unbelief. The form in which the young man received his Seed Money return was not precisely in the manner he expected, but the manifestation was in substance the same. The working of the energy involved may sometimes differ from that which is expected, but the substance will always be the same, as the universe is built on faith.**

The New Testament of the Holy Bible provides verification of the above words. “Now faith is the substance of things hoped for, the evidence of things not seen” (Hebrews 11:1). God is truly the great giver of all, and prayers of faith enable the channels for giving from the Almighty. With the giving of Seed Money as a prayer of faith, the giver is adding a firm and concrete spiritual dimension that helps to facilitate the answer to the prayer.

Over the years these many thousands of people who have spontaneously sowed Seed Money by giving copies of SEED MONEY IN ACTION to friends whom they wanted to help have set in motion many cycles of good, and *The Classic* SEED MONEY IN ACTION has become a unique work in the annals of book publishing that appropriately enables the giver of copies “to give to get” by receiving his tenfold Seed Money returns!

Examining the letters of the many people who have written to us about their Seed Money returns, we have found that a very high percentage of the people who did so received their tenfold return on giving those books with ease. The explanation? People would only give a copy of the book to someone they genuinely liked and wanted to help. They sowed their Seed Money with love, and “Be not deceived, God is not mocked: for whatsoever a man soweth, that shall he also reap” (Galatians 6:7).

Love does not necessarily always “conquer all,” but, as the Bible says, “love is the fulfilling of the law” (Romans 10:13). Therefore you cannot omit Love from the Seed Money process. All Divine Law, including the Law of Tenfold Return, is inseparable from Love in its fulfillment.

The element of love in caring for someone may make it better initially for a person to give three or four books to friends they wish to help by giving them a copy of *The Classic* SEED MONEY IN ACTION rather than to ten people, some of whom may be a bit cloudy within the consciousness of the giver, although one can give the book to share Divine Knowledge with a perfect stranger and receive a tenfold return. The motivation of the giver is what is important in the practice of the Seed Money Principle. Further, giving ten copies results in the giver making a claim for a \$1,000 tenfold return. For some people the thousand dollar threshold is more difficult to pass in Seed Money returns than are sums measured in mere hundreds of dollars. Giving several copies initially, rather than ten, may be useful to these people in order to facilitate their first tenfold return. A child must crawl before he can walk, and person embarking on use of the Seed Money Principle in his or her life for the first time, unless a cash flow measured in thousands of dollar amounts is already normal within his or her life, may need to “start small” in order to “grow big.”

Proof of how giving *The Classic* SEED MONEY IN ACTION to a friend is eye opening to many people is seen in many such letters we have received, like the following one from CR of Mesa, Arizona: “We received a copy of your SEED MONEY IN ACTION from a friend, and it was as if my prayers had finally been answered. We had read about the concept of abundance but never knew the steps to take to actually harness this energy until now. Enclosed please find a check for \$100 as Seed Money for Morning Star

**Chapel. Thanks again for being there, and God Bless.”**

**However, a person who already has etched into his or her consciousness the fact that all people are inter-connected on this planet knows that there really is no such thing as “a stranger,” for a stranger is just a friend whom one has not yet had the opportunity to meet. Businesses thrive by drawing in “strangers” who then become loyal customers. So business people who understand this fact can give *The Classic* SEED MONEY IN ACTION to “strangers” to introduce themselves, their products and their services to a multitude of others. No one forgets the person or firm that enlightens him or her about harnessing the Infinite Energy of the Universe to increase prosperity in one’s life!**

**One of the most faithful of all of our Morning Star Chapel correspondents for many years, LM of Roanoke, Virginia, reminds us of the marvelous quote: “For where your treasure is, there will your heart be also” (Matthew 6:21). That scriptural saying is indeed a cornerstone of practicing the Seed Money Principle, for it is from the heart that treasure freely given is returned multiplied tenfold. It is also from the energy of the heart that healing can blossom. It is also from the energy of the heart that love can conquer all.**

**Just how do we plant Seed Money? What happens when we do plant it?**

**We give Seed Money to our Church or to a hospital, school or college or to any of the religious, charitable or social service organizations that subsist on donations. Or, if we so wished, we could give it to any person, friend or**

stranger.

Then we follow a specific mental technique derived from Christ's teachings which has been proven absolutely true and dependable in the lives of such historical financial giants as the first John D. Rockefeller, Andrew Carnegie, Julius Rosenwald, Andrew Mellon, Aristotle Onassis and others of great wealth.

The process followed in the Seed Money Principle is explained philosophically by Rev. Shedaker's blood cousin, essayist Ralph Waldo Emerson, the transcendentalist philosopher with whom she shares common Emerson ancestors: "The creation of a thousand forests is in one acorn." Your thoughts, emotions and the physical giving in the Seed Money process are your "acorn" in the Seed Money process; your tenfold return is the "forest" your "acorn" produces.

With perfect safety, without any risk whatsoever, our Seed Money so planted will return to us tenfold. It requires only your believing in faith, without doubts, for as Jesus said, "As thou has believed, so be it done unto thee" (Matthew 8:13).

Here we find the second block often found in people who have not yet succeeded in practicing the principle of Seed Money.

Many people don't understand how the giving of Seed Money produces its tenfold return without any risk whatsoever. But it is a fact in Divine Law. The Law of Tenfold Return always works. There is absolutely no risk whatsoever in the principle of Seed Money. Risk in business, as it is in the

stock market or real estate investment, is a variable, unless it is attuned to marketing based upon spiritual principles, for example. In Divine Order, however, there is no risk, for God is always a certainty requiring only proper attunement. The attunement, of course, is sometimes easier said than done, but Divine Law itself is always a constant, never a variable. As the Bible says, “Every good gift and every perfect gift is from above, and cometh down from the Father of lights, with whom is no variableness, neither shadow of turning” (James 1:17).

So the reason there is no risk whatsoever in the principle of Seed Money is that it is rooted in the truths found in the Holy Scriptures. You must just always keep in the forefront of your mind and reaffirm that “my God shall supply all your need according to his riches in glory by Christ Jesus” (Philippians 4:19).

God is the only source of supply there really is. This is re-affirmed in a lovely prayer learned by millions of children, “We thank Thee, O God, for these gifts and for all the gifts we have received from Thy bounty, through Christ, Our Lord. Amen.” God is truly the only source of any bounty we receive.

The Seed Money Principle is but a method for all human beings to witness trust in Almighty God for the Good of All Concerned and receive His bounty. We are all brethren under the skin, regardless of differences in religious heritage.

In utilizing the Seed Money Principle must precisely follow the technique.

**Failure to follow the technique precisely does produce risk, because then one is not actually practicing the principle.**

**Dr. Speller once received a rather irate letter from an airline stewardess flying on chartered flights out of Chicago. She wrote: “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, Dr. Speller gently informed her that the Seed Money Principle itself always works, but that she apparently is not really practicing it. As an illustration he wrote to her that the principle of the parachute is in 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 person, 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. It will always function as designed when properly applied. If the principle isn’t properly applied you are not in fact working the principle.**

**The Seed Money Principle is not a gamble, such as a slot machine or a lottery. When you only guess that you might get your tenfold return from your Seed Money - you won’t. When you believe that you will get your tenfold return from your Seed Money, you will. It is as simple as that!**

**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 wouldn’t have them. He did not say that you might have them. He said that you shall have them. And it is as simple as that!**

**The key 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. The rules of probabilities, or odds, do not mathematically apply when working the Seed Money Principle. Certainty is not a probability. It is an absolute.**

**Dr. Speller 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 he advised her to forget it.**

**Two months later Dr. Speller received another letter from the stewardess. She said that her reason for desiring her tenfold return was because she wished to have enough money to visit her fiance in the U.S. Air Force at Wiesbaden, Germany. As a non-scheduled domestic airline stewardess, she didn’t have the advantage of free or reduced fares, which most airline employees had. She said that with one week’s meditation on the Seed Money Principle after she received Dr. Jon’s letter she had become totally convinced that the Law of Tenfold Return worked in principle and that she could apply it to attain her desired trip. She gave fifty dollars to her Church that Sunday, following the Seed Money formula properly in every step. 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, of all places,**

**Wiesbaden, Germany, where her fiance was stationed!**

**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 five hundred dollars for extra spending money.**

**This is just one illustration of many describing people who give, and give, and give Seed Money without really believing that they will ever get a return. They don't, until they 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? As Shakespeare wrote, "That is the question!" We have found that guiding people to feel the difference between "may" and "will" is remedial in solving that problem. Jesus said, "That whosoever shall say unto this mountain, Be thou removed, and be thou cast into the sea; and shall not doubt in his heart, but shall believe that those things which he saith shall come to pass; he shall have whatsoever he saith" (Mark 11:23). When you get accustomed to recognizing the feeling in your heart that your tenfold return is sure to come, all clouds of doubt are surely dissolved. Just ask yourself, is it not far easier to receive a tenfold return of what is a relatively minuscule amount of money than it is to move a mighty mountain?**

**Some people have the same problem that the stewardess had, but in a different way. They give their Seed Money to their Church or to a charity, believing that 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 seeps in. Their return is deflected. The Law of Tenfold Return doesn't seem to work for them.

In a scientific laboratory an extraneous factor can contaminate an experiment. This is also true when applying the Seed Money principle. The old Judaic sages said, "Each human soul is a little lamp kindled by one Divine Flame." The giving and receiving of Seed Money is an act of one human soul, and the soul is always individual. You must never allow another person's disbelief to interfere with an act of faith that is your very own.

Jesus said: "But thou, when thou prayest, enter into thy closet, and when thou hast shut thy door, pray to thy Father which is in secret; and thy Father which seeth in secret shall reward thee openly" (Matthew 6:6). This ensures that no hypocrisy can intrude upon your prayers, for "ego trips" are part of human, if not Divine, nature. But it also ensures that there can be no influence from a "Doubting Thomas" who can contaminate with negative energy your attunement with the Infinite. Many scientific experiments require "a sterile environment." How much more important this must be in the most pure relationship of your life, your relationship with God! This cannot be repeated too often!

The Seed Money Principle is a scientific technique, serving a spiritual purpose. Science itself is but a method, not a purpose. Today, too many people consider science to be a purpose, instead of just a method. When you elevate a perfectly valid method into a purpose you distort the spiritual

**purpose of the human soul. A method must serve a purpose, not the other way around.**

**Science is essentially “systematized knowledge obtained and verified through exact observation and correct analysis.” Science as a method prescribes procedures and rules that must be consistently followed. This is true of the Seed Money formula as well. Would you try to do a chemical experiment without having all of the elements required by the formula? Of course not!**

**The elements of form and direction in the focus of your faith are of utmost importance in practicing the Seed Money Principle. The form and direction of your belief enables the total to be more than the sum of all its parts. In mathematics, two plus two always equals four.**

**However, if you take two automobiles and totally disassemble one of them, you still have the total of two automobiles, but one of them remains a functioning, utile vehicle. The disassembled one is just a pile of useless parts. The functioning automobile is greater than the sum of all its parts. The form and direction of their assembly add a new dimension to the parts.**

**Someone else’s doubts, should you let them interfere with your faith, can affect whether you have a running, functioning automobile, or merely a collection of automobile parts. This is also true when practicing the Seed Money Principle. Your own faith can remove any doubts you may have had. Removing the doubts of others is a far more formidable task.**

**A housewife visited Dr. Speller with the complaint that her husband**

didn't believe that the Seed Money principle really worked. She said to Dr. Speller that her husband "laughs and calls it a fool's gimmick, and he keeps me from receiving my tenfold return."

Dr. Jon then told her that "No one can prevent you from your receiving your tenfold return except for you yourself. Your husband's remarks cannot prevent your tenfold return unless you yourself give them the power to do so."

It is true that negative remarks can prompt a negative energy field in the person who hears them, but that can be "washed away" very simply. Dr. Speller asked the housewife to remove the blocks caused by her previous acceptance of her husband's remarks by denying that they had any effect on her exercise of the spiritual and scientific principle of Seed Money giving and receiving. Dr. Speller asked her to affirm that she alone sets the power and abundance of God into motion for her tenfold return.

Recognizing her great faith in the promises of the Holy Scriptures, Dr. Speller asked her to recite, as an addition to the Seed Money technique, when giving her Seed Money: "'Surely blessing I will bless thee, and multiplying I will multiply thee' (Hebrews 6:14). So it is written. So God has promised. So it is done. So is it with my tenfold return."

Six weeks later the housewife paid Dr. Speller 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. The

husband finally, rather sheepishly, told his wife, “It works.” And it does work.

Some of the great fortune builders throughout history, and today, sowed their Seed Money in secret. They recognized that the energy connected with their giving and receiving could not be contaminated by the thoughts and emotions of others when they gave their Biblical “alms” in secrecy. No other person would then be able to say that their giving was an “ego trip,” for example. No jealousy or envy could then possibly be evoked in any other person. They knew well the truth of the message given in the inspired Words of Jesus: “That thine alms may be in secret: and thy Father which seeth in secret himself shall reward thee openly” (Matthew 6:4).

Almost every day at Morning Star Chapel we receive unsolicited, spontaneous testimonies on the working of the Seed Money Principle, and excerpts from these testimonies we often share with spiritual teachers and individuals in our Monthly Prayer Letter. A few of these multitudinous testimonies are appended to The Classic SEED MONEY IN ACTION. Some people need to have witnessing to something that is new to them before they can do it. The famous Missouri phrase, “Show me!” is not limited to that State. Fine and good! Anything anyone else can do through attuning to the Infinite Energy you can do also by attuning to the same Infinite Energy!

You can listen to those who tell you it cannot be done rather than to those who have done it. You can believe the doubters and lay this book aside. Or you can read it, and study it, and thereby learn how Seed Money multiplies,

why it multiplies, and by following the methods set forth prove the truth of this Universal Principle for yourself.

Many people quickly receive the tenfold return of their first sowing of Seed Money, often aided by enthusiasm at the discovery of the Principle that gives an added boost of energy. Others do not. But the beauty of a Spiritual and Scientific Principle such as the Seed Money Principle is that you can examine “what went wrong” and take corrective action. The Principle, being Divine, is Perfect. A given application of the Principle may not be perfect because of the human element, and “errare humanum est” (to err is human). Divine Law always enables a human soul to amend and emend for past errors, so you should not be a “quitter.” As King Robert Bruce of Scotland said, “If at first you don’t succeed, try and try again.”

Defeated and in a mental and psychological tailspin, Robert Bruce was hiding from his enemies in a cave when he observed a spider spinning her web. He observed the spider creating the web, strand by strand. When one strand didn’t interconnect, the spider kept on working until her efforts were finally crowned with success. Robert Bruce followed the spider’s example, which had restored his spirits. Rallying, he tried again and finally succeeded in restoring Scotland’s independence.

Success in practicing the Seed Money Principle is inevitable with persistence and corrective action to remove blocks in an individual’s case. The spider’s efforts were successful in spinning her web because she was not a “quitter.” If you “try and try again” you can ultimately succeed. If you quit

**it is a certainty that you will not succeed in practicing the Seed Money Principle, or anything else, for that matter.**

**Resiliency in human beings is a gift of God. The ability to “bounce back,” and persevere is a quality that each and every one of us has innately. Recognize that you have that capability and you won’t stay in any kind of tailspin for long! Someone once said to us that clocks and calendars are “slow death.” You must beware of becoming a slave to them. You can do so by affirming that God knows but one time - NOW!**

**It is true that, as Jesus said, that we receive “the fruits in their seasons” (Matthew 21:41), so there is a certain time element in everything. But to God time is not mere numerals on a clock or a calendar, but a continuum. Tomorrow surely never comes, for when it arrives it is no longer tomorrow, but TODAY! By knowing that tomorrow is only, in God’s time, the continuation of today, you can free yourself of the tyranny imposed by “Father Time,” for the Heavenly Father is so much greater!**

**We have found that some people in practicing the Seed Money Principle impose a time element in the process, and sometimes give up just before they would have received their tenfold return. Never insert a time limitation when sowing your Seed Money, for a time limitation is just that, a limitation. Your giving and receiving cycle are within but one time frame, God’s ever continuing NOW!**

**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, and it is an immutable law.

Long ago, in Biblical times, the prophet Malachi knew about the Seed Money Principle. A prophet becomes a prophet because he is inspired to rise to higher levels than most people of his time 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 out a blessing, that there shall not be room enough to receive it” (Malachi 3:10).

In present day language, Malachi’s inspired statement means that you should give your Seed Money to your Church, so that as you freely give so you shall also freely receive, and it will be proved now that the horn of God’s plenty shall be opened and pour you such an overflowing abundance that you shall not have room enough to consume it.

A modern day prophet, the greatest psychic of his age, Edgar Cayce explained it succinctly: “For, he that expects nothing shall not be disappointed, but he that expects much -- if he lives and uses that in hand day by day -- shall be full to running over.”

Were Malachi around today to witness for us he would tell you that our \$100 planted as Seed Money -- essentially tithing in advance -- and properly cultivated, would certainly return us \$1,000 and that other Seed Money sums would return proportional harvests.

Some years ago Dr. Speller received a letter from a Midwest professional

man with a check for \$700 enclosed. The check represented one week's income from his practice at the time.

The doctor's letter evidenced strong faith as well as intellectual comprehension of the Seed Money Principle. However, it also disclosed that he was holding on to a resentment that had been limiting the expansion of his professional practice.

The doctor had been a professor for many years, but had left his college after a philosophical dispute with its trustees. After many years he had recently returned to private practice. Despite his great reputation, his practice barely equaled that of a young doctor just starting out.

Dr. Speller called the doctor and discussed the problem with him. Spiritually the doctor came to the realization that he should not only forgive those who had wronged him, but thank them for opening up new opportunities in his life, for it is always true that no door closes without another door opening. As Jesus said, "Let the dead bury their dead" (Matthew 8:22), meaning that the past is over. We live in the ever continuing present.

When the doctor was spiritually ready to let go, and let God take over in his situation, Dr. Speller suggested that he could send a notice to his host of former students so that they could send referrals to him in his area.

Within two weeks his practice doubled, and continued to grow. Within six weeks he had his full tenfold return. God sometimes works in mysterious ways. The doubling of the doctor's practice came before he sent out the

notices to his former students. The doubling “just happened,” something that is difficult to understand, but can be appreciated. The common denominator was explained in the Bible: “A man can receive nothing, except it be given from heaven” (John 3:27). Therefore with our Seed Money returns we should always bear in mind that there is only one source of our supply, God, but there are many channels. We may liken it unto a television set - there is one set with many channels.

Recognition that God is the sole Source of your supply, with the Seed Money Principle serving as a catalyst, can turn a person’s life around. RC of Washington, DC wrote to us, “I’d like to share with you my latest manifestation of Seed Money. Two years ago a new job I took didn’t work out. Faced with unemployment I took the only job available at the time. Although under employed, I used my time for study, prayer and reading. A year later my company created a wonderful job for me with a huge raise. I have been awarded Employee of the Year for outstanding service, which comes with a \$500 gift. In two years I went from no job to a wonderful job with good pay and benefits. I am truly blessed. I am grateful knowing God is the Source of all my Good. Thank you for your Ministry and all those you touch with your words, ideas, affirmations and prayers.”

Things that “just happen” are sometimes called miracles, and that may be a somewhat appropriate term to use, in a vernacular sense. As great scientist Albert Einstein said, “There are two ways to live your life. One is as though nothing is a miracle. The other is as though everything is a miracle.”

**His profound observation gives a key to giving and receiving in your life. Albert Einstein zeroed in on the secret of life that All Good Things in our lives are miracles. God sometimes works in strange and mysterious ways. Sometimes God works with the very logical formula of Cause and Effect. Sometimes God works in ways that cannot be fully understood, but which can be appreciated. But All are His miracles! The Seed Money Principle is spiritual and also scientific, and thus logical in its basis. But the channels by which tenfold returns are manifested sometimes defy logic. “Let go, and let God,” is very good advice to prevent foreclosing options available to the Higher Power that may be beyond the parameters of our intellectual comprehension.**

**A man Dr. Speller knew was in the printing business. He was one of the printers of SEED MONEY IN ACTION. His business had taken a turn for the worse. His printing presses were idle more often than they were busy. His overhead - rent, payroll, mortgage, etc. - was pushing him deeper and deeper into debt.**

**He asked Dr. Speller, “Does Seed Money really work?”**

**Dr. Speller told him, “Of course, when you follow the technique faithfully the Seed Money Principle always works. It is simple cause and effect.”**

**“But can I receive as much as I need?” he said.**

**“Nothing can limit what you receive except for your own belief,” Dr. Jon replied, “do you know the Twenty Third Psalm?”**

**“Yes,” the printer said.**

**Dr. Speller counseled him, “Then remember King David’s words: ‘Thou preparest a table before me in the presence of mine enemies: thou anointest my head with oil; my cup runneth over’ (Psalms 23:5). It doesn’t say could runneth over; it says runneth over. 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, “but I am Jewish by Faith.”**

**“No matter,” Dr. Speller replied, “as a Christian I draw my inspiration from the Ministry of Christ, but every Christian is spiritually also a Jew, for Christ said. “Think not that I come to destroy the law, or the prophets: I am not to destroy but to fulfill” (Matthew 5:17).**

**Dr. Speller continued, “The Seed Money Principle is in evidence throughout the Torah as it is throughout the Gospels. Many Christians await the Second Coming of Christ; many of Judaic Faith await the arrival of the Messiah, or Mosiach. One would not necessarily preclude the other. They could both even be foretelling one event! In any case, the Seed Money Principle does not require human interpretation about the future, only acceptance of G-d in Action in the here and now.”**

**Dr. Speller could see that the printer understood. He had always given his tithe as prescribed in the Torah, “And all the tithe of the land, whether of the seed of the land, or of the fruit of the tree, is the LORD’S: it is holy unto the LORD” (Leviticus 27:30).**

**Now the printer also started to give his Temple Seed Money donations as well. When Dr. Speller called him to order another printing of SEED**

**MONEY IN ACTION** he said: “My business is now 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.”

The printer became so prosperous that he spent three months of every year vacationing in Florida as long as he lived. Thanks to his understanding and practicing of the principle of Seed Money.

On the eve of the Day of Atonement, the Holiest day of Judaism, religious Jews speak these words: “Thou openest thine hand, and satisfiest the desire of every living thing. The Lord is righteous in all his ways, and merciful in all his works. The Lord is nigh unto all them that call upon him, to all that call upon him in truth.” These words were written by the great Judaic poet and liturgist of the 11th century, Solomon ibn Gabirol.

As God can satisfy every righteous desire for everyone of every Faith, the only limitation on Seed Money returns is you, yourself. You alone can affect your reaping of your tenfold harvest, regardless of the amount involved.

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

There is no Divine limitation in working the Law of Tenfold Return, only our human one. However, one must always be aware that wealth is relative, and that there are many kinds of wealth. Becoming a millionaire is not the lot

or destiny for everyone. Indeed, for some, it could be spiritually harmful, and thus not within their possibility.

But adding more prosperity in your life is within the reach of each and every person. Worldly goods are not separated from the spiritual realm. As Jesus said, “your heavenly Father knoweth that ye have need of all these things” (Matthew 6:32). The Seed Money Principle is a unique and helpful facilitator to spiritually and scientifically attain that with more ease in your life!

As there are many forms of wealth, so your tenfold return from Seed Money giving is not always necessarily in the form of currency, it may be in the form of increased business, reduced costs, services rendered, or other things of value. Remember that money is but a medium of exchange and measure of value. The goods and services you acquire with it are what is important, not the money itself.

Money gives you discretionary authority in determining the goods and services you want. Therefore, money is not an end unto itself, but only a means towards an end. In the use of Infinite Energy you may receive the desired goods and services in kind as well as from the cash with which to pay for them.

Many years ago, a man named Sigmund was studying to be a writer. He felt that he could progress faster if he had a typewriter. Sigmund asked for help in getting a typewriter through the Seed Money Principle.

Although Sigmund had often been writing at his desk when his landlady

came to straighten up the apartment, the very next morning after making his Seed Money gift she suggested that he go to the basement of the building and get the typewriter some folks who had once lived there had left. She told Sigmund that he might have the typewriter.

However, the machine was not new and he took it to have it cleaned and put in working order. The following day Sigmund picked up the typewriter. During the next few weeks the machine needed fixing several times and he finally decided to leave it in the repair shop.

Sigmund then knew that claiming a typewriter as his Seed Money return was not enough. He thought, "It doesn't have to be a new typewriter, but it should be a late model of standard make and also be in good working condition."

Within a few days a friend of Sigmund's brought him a typewriter that was only three months old. Sigmund had once lent this friend his car to drive his mother from Los Angeles to Seattle and was returning the favor by giving Sigmund the typewriter, saying he didn't know when he would need the typewriter again, if ever, and he wanted Sigmund to have it. It was in perfect condition.

That was not all. Sigmund's friends who lived across the street and for whom he had mowed the lawn when the man had broken his ankle also gave Sigmund a typewriter.

Mary, the wife of the friend, called Sigmund over. She told him that she and her husband were going back East from the West Coast and had more

than they could conveniently haul in their car. They had bought a typewriter a couple of years before when they had tried out the mail order business at home, but it did not prosper. So they no longer had any real use for the machine. Mary said that they had been watching him writing in longhand at his window, and they wanted him to have it. Sigmund couldn't refuse it so he brought it home with him.

Then there was still another typewriter. That same morning when Sigmund had gone for the mail there was an almost new typewriter in front of his apartment door with a note, "This is a gift."

Sigmund thought, "I'd better turn it off. I don't want to go into the typewriter business." Since those years Sigmund used the Seed Money Principle time and time again and became very prosperous.

Sigmund's receiving so many typewriters is an illustration of but one of many articles of value that have been received through the Seed Money Principle. Today, computers have superceded typewriters, and we have received numerous testimonies about the demonstration of computers through the Seed Money Principle. Automobiles, furs, jewelry, trips, and even entire buildings have been received as Seed Money returns, to our knowledge.

A proliferation of demonstrated typewriters in the past, or a proliferation of demonstrated computer hardware in the present information age era, is not the only example of a proliferation of demonstrated items of value that has been reported to us once the Seed Money spigot has been turned on by a

person working the Law of Tenfold Return. JL from Fred, Texas gives a very good example of this phenomenon that sometimes comes when Working the Seed Money Principle: “I received two free truckloads of cut firewood from two different people! The examples of gifts go on and on.” The Law of Tenfold Return is always fulfilled in a tenfold value return on value given. The value given may be in money or in kind, and the value received tenfold may be in money or in kind. Value is the magic word! Do you assign a fair market value to things, such as JL’s two truckloads of firewood, that you receive? If you don’t do so you are not yet fully working the Seed Money Principle. As the Bible says, “God is not mocked, for whatsoever a man soweth, that shall he also reap” (Galatians 6:7). Sowing and reaping are always in values given and received.

Sometimes the cycle of giving and receiving is strictly in monetary form, and that is easier to recognize. JL also says “I gave a friend one of the books some time ago. She never read it until she overheard me and another believer talking about the blessings received. She had a bill of \$600 to pay and no funds to cover that amount. She read the book during a meeting in Houston, gave \$60 in Seed Money, and lo and behold that week she received a check for \$600 for something she had done months before.”

The Law of Tenfold Return can fulfill every righteous desire. It is not limited by price. It is not limited by lack. The resources of God are unlimited, and every human being has access to these infinite resources. That access is your Divine birthright and also your Divine duty, for God commanded us,

**“Be fruitful and multiply, and replenish the earth, and subdue it” (Genesis 1:28).**

**Of course, Seed Money returns are many times in cash or other forms of monetary transfer as well. Many years ago, Rev. Shedaker once gave ten dollars to the needy, and on the very same day she found a one hundred dollar bill lying on the street. An almost instantaneous return! And in cash. At that time she was not yet conscious of the Seed Money Principle. Many people have had similar experiences in their lives without being aware that there is a Law of Tenfold Return.**

**Dr. Speller once shared a cab from the airport in Washington, D.C. with a Latin American businessman, who was dropped off first at the Shoreham Hotel before the cab proceeded with Dr. Speller to the Cosmos Club, where he was a guest. The Latin American businessman dropped his wallet and Dr. Speller had the cab driver take him back to the Shoreham, where he found the businessman, who was greatly relieved to have the \$4000 in the wallet and his passport and credit cards back. He was so flustered he didn't offer a reward, but one week later Dr. Speller saw an old friend, who “coincidentally” happened to be a Latin American businessman. The friend was stopping off in New York City. Dr. Speller had made an appointment with someone for him, freely given, but the businessman gave Dr. Speller an envelope with four one hundred dollar bills as a gift. So “what comes around, goes around” in the Infinite. As the Bible says, “And we know that all things work together for good to them that love God.” (Romans 8:28)**

**In the Old World the Seed Money Principle was known in Biblical times. Christ 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. Jesus turned five barley loaves of bread into enough to feed the multitude, “And Jesus took the loaves; and when he had given thanks, he distributed to the disciples, and the disciples to them that were set down; and likewise of the fishes as much as they would” (John 6:11). Jesus applied the most essential element of the Seed Money Principle “when he had given thanks.”**

**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 today.**

**The man who had the two talents doubled his, as did the man who had the five talents. They were commended and promised, “thou has been faithful over a few things, I will make thee ruler over many things” (Matthew 25:23). 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.**

**If you use part of your money as Seed Money you will become prosperous, exceedingly prosperous.**

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

**The man with the one talent, who failed to increase it, explained: “And I was afraid, and went and hid thy talent in the earth” (Matthew 25:25).**

**Many people who sometimes attempt to work the Law of Tenfold Return fail through fear, fear created and perpetuated only by themselves.**

**The Law of Tenfold Return is only the orderly working of God in our lives. On United States dollar bills is printed, “IN GOD WE TRUST.” This is not only good advice, but also a most essential element of the Seed Money Principle. There is no room for fear in Trust.**

**Those who do not receive their tenfold returns because of fear that it is lost, lose their money as surely as the man who buried his talent in the ground ultimately lost his. In trusting God one cannot fear, and the principle of Seed Money demands absolute trust in God.**

**A doctor wrote to us at Morning Star Chapel that he could see the scientific basis of the Seed Money Principle, but he couldn't overcome his gnawing fear that his Seed Money would be lost.**

**We wrote back to him, quoting 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).**

**We told him that 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 expects. The doctor realized that the boomerang caused by his fear cost him his tenfold return,**

and resulted in loss, not gain. The doctor saw the truth in Christ's 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" (Matthew 25:29).

The doctor banished the word "fear" from his vocabulary. He bought one hundred copies of SEED MONEY IN ACTION, giving a copy of the book to each of his patients as a Seed Money gift. He continued giving a copy of SEED MONEY IN ACTION to every new patient until he retired from his practice. Through the Seed Money Principle he built up a flourishing and satisfying practice, and his retirement years were carefree!

During the depths of the Great Depression of the 1930's, President Franklin Delano Roosevelt wisely said: "There is nothing to fear but fear itself." These uplifting words helped to end the stultifying atmosphere of gloom and doom that the Great Depression had helped engender. It is just as important for each person and all people to remove an atmosphere of gloom and doom that any circumstances in their lives may have helped engender. As an individual, each person has "nothing to fear but fear itself," just as our nation did. In reality, fear has no power except that which is given it by the person who accepts the fear. Doubt is just a form of fear, with no power except for that which a person gives it.

If you fail to use money as Seed Money you may remain, or become, needy. Why? Because the needs of daily life are forever eating up your earnings, your capital. These must be constantly replenished and extended - renewed -

**just as you have to forever renew your breath of life. Your money supply is almost as essential to your well being as is your oxygen supply, because without it you cannot function as a living human being!**

**A very small percentage of our population today uses the principle of Seed Money in one form or another. These are among 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 principle of Seed Money and which, part of the time at least, are harmonious with that principle. Their financial success is usually in direct proportion to how closely their practice follows the principle.**

**It should go without saying that success will usually be greater where one practices the Seed Money Principle consciously and constantly than where one uses it only spasmodically and accidentally.**

**When one consciously integrates the Seed Money Principle into one's mindset the working of the Principle in one's life can become almost automatic. Sporadic application of the Seed Money Principle can produce a sudden bonanza, but for stability there is no substitute for being consistent and persistent. Just as tithing is very important for the maintenance of one's money supply, sowing Seed Money is very important for the expansion of one's money supply. Doing both evens out the peaks and valleys of life's energy levels on an ever higher plateau of sustenance in your life.**

**A typical business operation in harmony with the Seed Money Principle**

might be as follows: A man gets an idea for a new product that 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 see 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 course, and make a profit, providing that their marketing is based upon spiritual principles.

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

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

Dr. Speller told him “the earth is full of the goodness of the Lord” (Psalms 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 have eleven - you have twelve, the full dozen. Our good is exactly the same. With God there is no shortchanging.

Your perspective regarding a quantity can very much effect the energy level surrounding it. A pioneer in the advertising industry whom Dr. Speller knew once wrote about a half full glass: “a pessimist says half empty; an

**optimist says half full.” The pessimist will consume the beverage and it will all be gone. The optimist will get a refill!**

**Your supply is only equal to your demand, and it is up to you to make your own demand on the abundant bounty of God. 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” among trees. 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 “tree 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 that 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 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.**

**So can you, too, harvest the good you desire in your life, whether for yourself, for your family, or for your business, through planting Seed Money and reaping the harvest of your Tenfold Returns!**

**You must select a suitable place for planting your Seed Money with which you feel comfortable, but, as Dr. Speller told the Southerner who had called him, one must not try to select a specific channel for the transmission of a Seed Money return. The correct use of the Seed Money formula leaves the means of providing the tenfold return to its ultimate Source, God. Dr. Speller asked the Southerner to reflect upon this when he wondered about the source of his tenfold return. He promised to do so.**

**Nearly a month later Dr. Speller heard from him again. The Sunday after Dr. Speller had talked with him he had given a check for his entire two hundred dollars to his Church, absolutely sure of his tenfold return.**

**On the very next day, a newcomer to his town visited him. 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 make 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 Seed Money gift to his church - and subsequently made a comfortable living from his share of the proceeds from the driving range established on his previously “worthless” property.**

**His prosperity is only a very small example of what can be received**

through practicing the principle of Seed Money. The Law of Tenfold Return can make you, should it be right for you spiritually, as it says in the line from the song Pennies from Heaven, “as rich as Rockefeller.”

The first John D. Rockefeller, throughout his long life, put his full trust in that principle. 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.

Intuitively, John D. Rockefeller knew that the secrets to continuous successful practice of the Seed Money Principle are being consistent and persistent. They are two key elements necessary for exercising your faith -- “the substance of things hoped for, the evidence of things not seen.” (Hebrews 11:1). Everything, like the tides, has its ebb and flow, but with faith your Seed Money returns are always inevitable in due season.

It is very important that you be consistent in your giving, for jumping all over the lot can interfere with the process of your receiving your returns. To be a regular giver also means to become a regular receiver!

In addition to being consistent, it is equally important to be persistent. As Biblical King David wrote in his Psalms, “I am continually with thee.” (Psalms 73:23). He knew well that as he was continually with God, God was continually with him. He knew that any obstacles were only temporary. You too, must know that any obstacles are truly only temporary, for God is a

**permanent, not temporary, presence in your life and should be the directing and driving impetus for your life.**

**The faith and spiritual energy that works the Law of Tenfold Return applies in many things. As BL of Austin, Texas wrote to us: “I had been concerned about my driving the car here in Austin as the traffic has increased so much. I was sitting in my car as I opened your Morning Star Chapel Prayer Letter and the sentence, ‘Leave the driving to God,’ jumped to me from the page. You certainly gave me a gift when I needed it.”**

**Being consistent and persistent in exercising the Seed Money Principle will ensure the successful tenfold return of every Seed Money gift you give. This is shown in this letter we received at Morning Star Chapel from MS of Lancaster, Texas: “Please keep up the Good Work. It is so important. I have been seeding off and on for one year and have never failed to receive my Seed Money return.” When “off and on” becomes only “on,” the Seed Money Principle can be your very own “Energizer Bunny” in your life, not just going, going, going, but methodically growing, growing, growing!**

**Rockefeller knew the truth of the early Biblical promise that “all the land thou seest shall be yours.” It came to him. The principle always works when properly applied.**

**Rockefeller kept his secret a secret. He taught only his family, and the principle of Seed Money is still working for them.**

**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 principle, thoroughly and all-absorbingly in love with the principle. He embraced the principle and gave, and in return it gave, flooding abundance and wealth and prosperity over him almost beyond human power to count.

Many men have walked our earth and left it richer for having been there, but it might well be that this first John D. Rockefeller, once probably the most reviled man of his era, left behind the human race riches as great as any man who had been on earth before him.

John D. Rockefeller knew the principle and knew it so well that when in his middle forties America's finest physicians gave him but six months to live he took the principle and started applying it to his health. As a result he outlived all of those good medics from by 25 to 50 years, reaching the ripe old age of 97.

You, too, can apply a form of the Seed Money Principle for your health, for God knoweth you have need for all of these things. What asset is more beyond price than one's health? Sowing Seed Money and asking for a multiplied return in the form of a restoration of one's health has worked for some people. The difficulty in receiving this type of return is that it is not a concrete return in the form of a measurable amount of wealth, for health is indeed priceless. But, if you truly wish to have wholeness in your life restored in the form of physical well-being it is certainly within the realm of possibility, for your faith can accomplish your healing through the Seed

**Money Principle, if that is the specific desire of your multiplied return. Experience has shown that to be true many times in prayer for self healing, using the Seed Money Principle to fortify one's faith. Applying the Seed Money Principle for the healing of others can be done, but it is far more difficult if there is an underlying conflict of will within the person you desire to have healed. The energy then often short circuits in ways that you can easily overcome through your faith when you, yourself, are the object of healing using the Seed Money Principle as a focusing aid. This does not mean that one should not also utilize scientific medical knowledge as part of the healing process, for the unfoldment of all knowledge is in reality "a gift of God." Also, the "sands of time" for every individual on our little planet has a duration that can be prolonged, but which ultimately passes on to another dimension, and that an even better one! The good that you have done in your lifetime then lives on after you on this planet, while you go on to even better things!**

**History has recorded John D. Rockefeller's practice of the Seed Money Principle, 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 an income of only \$3.50 per week.**

**John D. Rockefeller, Jr. gave us proof of his father's adherence to the principle of Seed Money: "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 principle - for "Money itself is lifeless, impotent, 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."

That the Rockefellers knew that the Seed Money principle is a spiritual law is revealed in John D. Rockefeller, Jr.'s creed:

"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."

There are many other notable large-scale beneficiaries of the Law of Tenfold Return. Just a few examples are Andrew Carnegie, Julius Rosenwald and Andrew Mellon, all of whom knew the principle of Seed Money and practiced it throughout long and extremely prosperous lives in their times. Not only did the gifts of these men enrich the entire world, but they also multiplied their personal wealth, because each of them knew how to claim the multiplied return of his gifts and constantly did so claim.

It was Andrew Carnegie who revealed that the truly great fortunes of his age 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 more than \$350,000,000, equal in value to many billions of dollars today.

It was Julius Rosenwald who revealed that the truly great fortunes were

not received through hoarding, but through circulating money - giving and receiving freely. He said, "I believe that under no circumstances should funds be held in perpetuity." Julius Rosenwald gave and received in his lifetime more than \$60,000,000.

Andrew Mellon, although he was a public figure serving 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 principle if no one knew of his system of multiplying his wealth. Thus Andrew Mellon burned the notes of small debtors at Christmas time 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, equal to many tens of billions of dollars today.

Not only the United States has shown that great fortunes can be amassed through the conscious or unconscious application of the principle of Seed Money giving and receiving. Other nations have also produced people of great wealth who followed the principle. The fabulous Greek ship owner Aristotle Onassis often gave substantial sums anonymously, in addition to his endowment of the Onassis Foundation in Greece.

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 per cent of what had already been received - but ten per cent of what was expected to be received in the expectation of these men.

**That was how the money multiplied, through these men's understanding that "whatsoever a man soweth, that shall he also reap" (Galatians 6:7).**

**This truth is an eternal one, expressed six hundred years before Jesus' Great Ministry by the Buddha in India, who also taught among his Sayings: "As we sow, so shall we reap." The principle is not restricted in its universality, but is applicable for everyone, at all times and in all places, including you, yourself!**

**All of the world's religions convey methods to help the human soul perfect the spiritual exercise of faith, even if the terms "religious" and "spiritual" may sometimes appear to be antonyms. But when they are synonyms, it is divine, indeed, transcending all historical and cultural diversities.**

**The principle of selfless giving and receiving in the principle of Seed Money is therefore encompassed within all forms of Faith, for belief in a higher power is a divine spark, and thus eternal yearning, in the human breast. The power of faith is beyond comprehension. As Jesus Christ said, "If ye had faith as a grain of mustard seed, ye might say unto this sycamine tree, Be thou plucked up by the root, and be thou planted in the sea; and it should obey you" (Luke 17:6).**

**An authority on the Orientalisms in the Bible said of the mustard seed: "The seeds of the East are really about one-tenth of the size of the ones which grown in America and Europe. They are truly the smallest of seeds and the plants they produce grow as large as trees. Many Westerners, when they read that 'The kingdom of heaven is like to a grain of mustard seed,'**

**(Matthew 13:31), visualize only a small shrub.”**

**The Seed Money Principle is designed to enable you to visualize the fruits of your faith with clarity - as large as a tree, not as small as a shrub.**

**A lady who owned a nursery in the Pacific Northwest sent Morning Star Chapel a check for \$100, with a note saying: “This is my tithe, not a Seed Money gift. I can’t understand giving for something I have not yet received.”**

**We wrote back to her, “The tithe is your thanks to God for what you have already received. Seed Money planting is your thanks to God for that which you shall receive. When you plant a seed, or a shoot, in your greenhouse, you expect it to become a full-grown plant, or you wouldn’t bother to go through the effort. So it is with planting Seed Money. First comes the seed, and then comes the full blossom. Jesus said, ‘Give and it shall be given unto you good measure, pressed down, and shaken together, and running over,’ (Luke 6:38),”**

**“Our Lord was not referring in that passage to what had already been received, but to what shall be received. Watch your plants in your greenhouse grow and you shall witness what I mean.”**

**Some months later we received a lovely note from the lady, with a check for another \$100, saying: “Why the Seed Money principle is the working of the law of nature! Thank you, Dr. Speller, for showing me this truth through your wonderful book.”**

**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 thanksgiving responsibility. More than a few are reported to have faithfully used the tithe and to have become highly prosperous doing so.

Although the Seed Money Principle and the tithe are representative of the same Divine Law, there is a distinct difference between the tithe and Seed Money giving, as we had written to the nursery owner. The tithe is a gift after you have made the income. Seed Money is a gift given in order to claim a tenfold return after giving the gift. Seed Money applies the same Law directly, and therefore much more effectively. In utilizing the Seed Money Principle you are saying in effect: “Here is the seed I plant. Here is the investment I make with God. Here is the money with which I bless my fellow human beings. I claim my tenfold return.”

An elderly lady once asked us, “Why do I have to run so hard to stay in the same place? I’ve given my tithe for forty years.”

We replied that many people have become prosperous through use of the tithe, but generally through their conscious understanding of the direct effect on their financial well being. We suggested that she continue her tithing, but add recognition that as she freely gives, so shall she freely receive. One must give in order to receive, but one must in turn receive in order to keep giving. We gave her a copy of SEED MONEY IN ACTION.

The Seed Money principle changed this lady’s life. She grasped it with the greatest of ease. She began circulating a larger amount of money in her life. She not only was able to help more people, but at the same time she became able to purchase luxuries that she had once denied herself. By augmenting

**the maintenance of her tithes with the expansion of her good produced by Seed Money giving and receiving, she no longer had to run as if she were on a treadmill that always remained in the same place.**

**It must be emphasized that Seed Money giving does not remove the Biblical requirement obligating one to give ten percent for the Lord's Work as a tithe. Tithing is essential for the maintenance of Good in your life. But maintenance is not expansion, and the secret of the practice of the Seed Money Principle during the ages, under whatever name, is giving and receiving for expansion. As you have tithed in advance with a Seed Money Gift, you need not tithe again on a Seed Money return, but you should sow again to further the expansion process.**

**Age is no barrier to a full life. An American statesman who remained active until he was 102 years old expressed the truism that governed his entire long life in a poem he wrote:**

**“High thoughts will lift us high;  
Low thoughts will lay us low;  
This truth none may deny,  
The law hath made it so.”**

**And Divine Law, with which the Seed Money Principle is in full accord, is always true. It is true for you regardless of the thoughts of anyone else and you must always follow the dictum of Aristotle: “Care more for the truth**

than for what people think.” The Law hath made it so!

Another lady who read **SEED MONEY IN ACTION** proved the truth about the effect of high and low thoughts in our lives. She was in a state of depression at the loss of her husband, and her thoughts were very low. The reading of the book lifted her spirits, and she gave ten copies to friends.

Shortly thereafter she was asked to give a class on a subject in which she possessed considerable knowledge gained over many years, miniature shrubbery. She had never before considered her expertise marketable, not yet recognizing that “there are no experts, only varying degrees of ignorance.” For her very first class she received a total of \$1,000, ten times the cost of ten copies of *The Classic SEED MONEY IN ACTION*. Thereafter she began a more prosperous, and even more importantly, more fulfilled life. Her self-esteem, shattered at the loss of her husband and the ending of her life as a homemaker, was restored. As the Psalmist said, “A seed shall serve him; it shall be accounted to the Lord for a generation,” (Psalms 22:30). Just as a baseball game “isn’t over until it is over,” so your life isn’t over until it is over! The practicing of the Seed Money Principle has opened up new doors for many people over the years, and it can readily do the same for you, too, regardless of your chronological age.

Another man Dr. Speller knew was up to his ears in debt. He never seemed to be able to catch up with his bills. Dr. Speller showed him these passages in **SEED MONEY IN ACTION**:

“Paying debts is one of the primary requisites of becoming prosperous.

**Some may think that they can achieve prosperity by never paying anyone. This is contrary to the principle 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 mind.”**

**The man responded, “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 stolen. I sow my Seed Money, but the only return I’ve been getting is more harassment from my creditors.”**

**Dr. Speller told him that apparently his resentments toward his creditors and towards himself for being in such a pickle were blocking his tenfold return. This 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 records this wonderful statement: “I will forgive their iniquity, and I will remember their sin no more,” (Jeremiah 31:34). You must forgive your creditors and forget your resentments toward them in order to receive the means to pay them off.**

**And it is also most important that you forgive yourself. You cannot really forgive others without also forgiving yourself. Nor can you really forgive yourself without forgiving others. The Lord’s Prayer makes this very clear: “And forgive us our debts, as we forgive our debtors,” (Matthew 6:12).**

**The extreme importance of forgiveness of both others and of yourself**

cannot be overly stressed in connection with the practice of the Seed Money Principle. Many, many blockages of tenfold returns can be directly related to a failure to forgive, either others or oneself, when the blockages are objectively analyzed.

The man gradually understood the message. He cast aside his resentments toward his creditors and forgave himself for his prior mistakes, ceasing his almost chronic self-condemnation. Through the Seed Money principle he became completely out of debt.

This same man, because of his great need, had also asked: “Why can’t I receive more than ten times my Seed Money?”

The answer to why tenfold and not eleven fold or twenty fold or fifty fold, or a million fold is quite simple. The number 10 is the easiest of all to multiply by. You merely add a zero to the figure with which you start. The zero is symbolic of the fact that it is nothing for God to send you your multiplied return, that to God it is less than the air that you breathe to make available your Seed Money return. The perfect circle formed by the figure “O” represents the full circle of giving and receiving coming to fruition.

Multiplying by ten is most easily done, and easier to set in your mind. Psychologically, we could have a far greater difficulty visualizing and maintaining an odd figure, such as  $39\frac{1}{2}$  fold. The more complex you make anything, the more difficult it is to accomplish. The simpler you keep something the easier it is to prevent the intrusion of extraneous factors, not least of all doubt.

**Why shouldn't you try to receive a million fold return?**

**Because you must be able to conceive yourself as having the amount you claim. It is not everyone's destiny to become a millionaire, at least not in one fell swoop, such as from winning a lottery.**

**In order to receive a millionfold return you must be able to imagine that you already have it. Let us say that you plant, give, \$100 in accordance with the principle of Seed Money and lay your claim for \$1,000,000 in return. Then you would immediately begin to wonder where all that money is coming from. You would begin to doubt. The doubt shuts off your return, creating a block. It will be the doubt that you receive. One must crawl before one can walk, and walk before one can run. Various large Seed Money returns have shown that increasing responsibility always comes with larger amounts. Not everyone is ready for that, and failure to meet that responsibility can result in one's having to learn that what Divine Law giveth, it can also taketh away.**

**However, increased prosperity in one's life through the Seed Money Principle is absolutely available to everyone.**

**So, the proper method is to start the process of giving - planting - but plant no more than you can conceive yourself as receiving tenfold in return. Then lay positive claim to that.**

**The man with great need understood the answer to his question, and started a step-by-step Seed Money program until his debts were eliminated and his business became prosperous. Others also needed a detailed**

**explanation of the reason for practicing the Seed Money Principle by making tenfold claims.**

**One such young man wrote us at Morning Star Chapel: “God knows no limitation. If I can conceive of one hundred or one thousand or one million fold return of my Seed Money gift, why can’t I do it?”**

**We answered, “If you can truly visualize such a return - and hold your belief unwaveringly - you can do it. Jesus said: ‘If ye 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’ (Matthew 21:21).**

**“However, if any doubt whatsoever seeps into your faith in receiving your return, it will not come. Therefore, it is wiser to proceed step-by-step, starting smaller and growing larger as your self-assurance grows. Christ said, ‘He that is faithful in that which is least is faithful also in much’ (Luke 16:10). It is a common mistake of human nature to try to handle much before one has mastered handling least. And, after all, even our Lord did not walk on water all of the time.”**

**When one looks at the fabulous figures being earned by sports champions today it is easy to say, “they are lucky.” But every record breaker in every sport paid his dues in practice, practice, practice to hone his skills in order to take advantage of his God given talent in that sport. Those who did not do this proved themselves to be “unlucky.” So it is with the practice of the Seed Money Principle. The Seed Money Principle is a God given talent given to**

everybody, but that talent must be honed through practice, practice, practice.

This young man followed our advice and proceeded step-by-step in his Seed Money giving and receiving - leading to an entirely new career suited to his talent and ability. Every time he meets someone whom he perceives to be dissatisfied with his career as he had once been himself, he gives that person a copy of *The Classic* SEED MONEY IN ACTION as a Seed Money Gift.

A tenfold return is within the capability of practically everyone. For example, most people can conceive of having ten times as much money as they now have in their pocket or in their checking account. Most people also have difficulty in conceiving of a greater multiplication, at one time. There is where doubts often arise. One can reach the same goal progressively, without the strain that causes doubt.

Surely it is possible to receive a larger than tenfold return. But keep in mind, as we said to that young man, that even Christ did not walk on water all of the time. There is a hidden wisdom in moderation.

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

Your tenfold return must be important to you - important enough to call forth from you a full hearted thankfulness as well as the necessary mental effort. Gratitude is the open door to abundance. It helps to shorten the time required for your receiving your tenfold return. 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 giving and receiving all along the line.

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

We asked the young lady if she knew of the custom of saying grace before meals. She replied that she did.

“In saying grace,” we 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, although the meal may not yet even be on the table, let alone consumed.”

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 received, and what we are receiving, and what we shall receive through the Seed Money Principle, for “of Him, and through Him, and to Him, are all things” (Romans 11:36).

By giving thanks for what we already have - including that part which we are giving as Seed Money - we help to expand our Seed Money into its tenfold return.

Gratitude is an absolutely necessary part of expressing life.

Gratitude also serves as a magnet to attract our tenfold return to us.

“Please” and “thank you” are not only phrases of human civility and good manners, but also the expression of genuine spiritual values. If they should

**be applied in human interactions, how much more important it is be to applied in one's interaction with the Creator!**

**When the young lady learned this lesson, and consciously began expressing gratitude in her life, she began to work the Seed Money principle effectively, so well that one day before long Morning Star Chapel received a \$400 Seed Money gift from her, with a note saying that was ten per cent of what she had already received in tenfold returns, in cash and in kind.**

**So many people, not yet understanding that God is the sole source of every tenfold return and everything else is only the channel for the tenfold return, have omitted God in their attempts to practice the Seed Money Principle. They have not been keeping their eye upon the doughnut, but upon the hole.**

**God is unlimited. This truth has seemed to create a paradox in the minds of some people who have rationalized that specifying a tenfold return by amount is limiting God. This is not the case.**

**You may be told by someone that laying claim to a specific amount limits you. This is not true, because claiming a specific amount makes the receiving of it both easier and more rapid. Actually, you are in no way limiting yourself by making a claim for a specific tenfold amount because you can apply and re-apply the principle an endless number of times, either in succession or concurrently.**

**It is often easier to practice the Seed Money principle successively rather than concurrently, because concurrent Seed Money giving and receiving, although many people successfully do it, poses some difficulties in identifying**

and associating tenfold returns with a specific Seed Money gift.

Claiming a specific amount also allows the psychological process of heightened awareness to work for you. All human beings are constantly being bombarded with a vast amount of stimuli. In order to avoid being overwhelmed by this bombardment of stimuli we set up defense mechanisms to deflect them and screen them. You may graphically visualize this by imagining the stimuli to be a huge number of Ping-Pong balls constantly coming toward you, as in the computer game. Your self-defense mechanism you may imagine to be a virtual table tennis net, deflecting the cascade of Ping-Pong balls. The Seed Money Principle heightens your entire psychological set in awareness of opportunities relevant to the amount claimed. Otherwise these opportunities would be deflected. Of course, opportunities for greater or lesser amounts might still be deflected, but the delimiting, not limiting, of a specific amount fine tunes you to being aware of opportunities and recognizing your tenfold returns.

Of course, a very large number of Seed Money tenfold returns cannot be explained in such a scientific manner. God often works in strange and mysterious ways, strange and mysterious to us, but not to God, and I have seen tenfold returns which could not be rationally explained without the assumption of a “time warp!” But every valid tool, scientific as well as spiritual, which can enrich our lives, should not be neglected, as said in the Prophet Ezekiel’s vision, “open thy mouth, and eat that I give thee” (Ezekiel 2:8).

**We should not close our minds to that with which we do not have familiarity. Riches of all types exist within our world, lying metaphorically under many a stone. It is but for us to turn over the stones! We need but eyes to see them, for, as Jesus Christ said, “Blessed are the eyes which see the things that ye see” (Luke 10:23).**

**In order to see with clarity the Good before us we must not be “down on the things we are not up on.” An a priori negative outlook precludes any spiritual manifestation of Good to start with!**

**So when practicing the Seed Money Principle, never, ever limit the channel from which your return may come. As God is the source of everything, His channels are unlimited and often beyond our rational comprehension.**

**Because of the subtle negative thoughts that 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 successively. Then each tenfold return helps to fortify faith in the manifestation of the next tenfold return.**

**A woman who gives to us at Morning Star Chapel works the principle of Seed Money well and invariably receives her tenfold returns on Seed Money she has sown both successively and concurrently. She can conceive of each gift’s tenfold return without interference with the return on the other gifts. Most people do find it easier to practice the principle of Seed Money successively, however, but it is not mandatory in the process.**

**One of the doubts that may especially arise in concurrent Seed Money harvesting is that regarding the source, or more correctly, the channels from**

whence they will come.

This doubt also arises in single Seed Money tenfold returns when the individual does not have firmly fixed in his mind, heart and soul that God is the source of his supply, and is Infinite, and that the words of Jesus, “Father, I thank thee that thou has heard me. And I knew that thou hearest me always,” (John 11:41/42) are as equally true today as they were in the Holy Land nearly two thousand years ago.

Your work within the Seed Money Principle is to leave all constructive ways open for your tenfold returns to reach you after claiming the tenfold return on your gift. Do not pay the slightest attention to the channel from which your tenfold return may be coming. That is neither your work nor your responsibility. God takes care of both the means and the manner, and for sure it will be accompanied by Divine Love, for “He that loveth not knoweth not God; for God is love” (1 John 4:7).

You do have to recognize your tenfold return when you receive it. That is essential in the process. We have heard from a number of people who didn't recognize their tenfold return when they received it, temporarily blocking their further successful practice of the Seed Money Principle. An example was someone who was working the Seed Money Principle for money to buy a new car. Instead of receiving the money, she received the new car as a gift. An elderly neighbor had a car with only a few hundred miles on it. His health had deteriorated, and his physician forbade him to drive any longer. He gave the car to his neighbor in return for driving him for shopping and other

**purposes, and thus she received her tenfold return.**

**Even though the car was slightly “used,” it was “a new car” to her. Nonetheless, for the reason that the car wasn’t “brand new” she did not immediately recognize it as the tenfold return she had claimed. In fact, the car she received performed the function of the “new car” she desired perhaps better than the model she had desired when she made her tenfold claim. The car that was her tenfold return was in perfect working condition, whereas the model she had wanted turned out to be one plagued by many “lemons” in its manufacture!**

**The problem of not recognizing a tenfold return when it has in fact been received is a very frequent problem for people new to practicing the Seed Money Principle. When someone doesn’t recognize a return that has been received that person often believes that he failed in applying the Seed Money Principle, when in reality he succeeded. This feeling of failure blocks further sowing and reaping and breaks the cycle of good. Always remember that money is a measure of value, and as such your return can come in any measurable form of value. For example, discounts off of a purchase are definitely always Seed Money returns, so don’t forget to count them among your returns. As Benjamin Franklin said, “A penny saved is a penny earned.” That is as true of “saving” when you spend, as well as “saving” in the bank! New customers are always counted as Seed Money returns for a business, and that is how many businesses have prospered. Repeat business is not a Seed Money return unless it is from a customer who had fallen by the**

wayside. One's regular salary is not a Seed Money return, but unexpected overtime is. Payment of a debt is not a Seed Money return unless the debt had already been written off as a "bad debt" mentally, if not legally. Items and services received in kind must always be valued at their fair market value and calculated by the recipient as a tenfold return. Recognizing Seed Money returns is so vital to the full utilization of the Seed Money Principle that careful watchfulness of the manifestation of anything a person unexpectedly receives that has value or can be assigned a fair value is absolutely mandatory.

A lady in Connecticut sent Morning Star Chapel a \$50 Seed Money gift with a note that she wanted our help in her using the Seed Money Principle to get \$500 to buy a new coat that she wanted. She said that with so many children in her household she could never accumulate enough extra money to buy this coat, upon which she had set her heart. A week later she visited a friend in another town who told her of the marvelous thrift shop where she had found many incredible bargains. They went to the thrift shop, and, lo and behold, the lady saw the exact same coat that had been her heart's desire. She bought it for ten dollars. It was in fact brand new, complete with a local store's \$499 price tag still on it. She was told that the local store had had it in the window on display, and the sun had very slightly faded it, but it was brand new. The store had given it as a charity gift to the thrift shop for a tax write off. When we wrote the lady, we reminded her that the coat she had originally wanted her five hundred dollar Seed Money return to obtain had

also been in the window of the store in her own town, exposed to the sun's rays. She not only had received the same make and model coat, but one with the same "experience" as the one she had wanted.

Seed Money returns are often expected money returns, in cash or value. The means by which they come to you and the manner in which they come to you may be totally unexpected - more than likely they will be unexpected - but the return itself is expected.

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

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 IN ACTION. After reading it, that Sunday she made a special Seed Money donation to her church in addition to her usual offering.

On the following Thursday she told the man in the newspaper office who had given her the book:

"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 normal workday here is on Friday?"

"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 who had given her the copy of SEED MONEY IN ACTION said.**

**Five minutes later he told the temporary typist:**

**“Personnel said there was no special reason for giving you the extra assignment. When the clerk opened the page to the list of their qualified part-time typists her finger just fell by your name, for no fathomable reason.”**

**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 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 in motion when they plant their Seed Money. That is a great mistake.**

**Worry about the human measurement called time can be halted by a realization that God knows but one unit of time, NOW. It is said that “tomorrow never comes,” and this is perfectly true, for when tomorrow is here it is no longer tomorrow, but today, and that cannot be reiterated enough. As an added bonus to not giving power to time you will also not have ulcers, for ulcers, as medical science shows, are caused by worry, and time limitations, which we ourselves set or let others set and we give power to, create most worries.**

**In the United States we often consider punctuality to be next to godliness, and there is no denying the merits and necessity of a time-consciousness on**

occasion. But overemphasis on the time element leaves little time for reflection. In some societies in Africa, for example, decisions are reached within the society through a process of consensus. Reaching consensus can be very time consuming, but the results can well be worth it. This process of reaching consensus is not often understood by many Americans, who, too often, are captured in the quest for “fast food,” and “instant” this or that, without recognizing that every beautiful flower needs a certain amount of time from seed to blossom. Sometimes a “delayed” Seed Money return manifestation may be in a form far better than if it had been an instant one.

We should always leave future dates to God’s will, not ours. One cannot “force” God to our time schedule, but one can “let” God unfold his own.

The Seed Money principle is totally based upon the spiritual truth that money is never an end unto itself, but only a means and measure for the circulation of goods and services for the good of all concerned. As Jesus said, “whether is greater, the gold, or the temple that sanctifieth the gold” (Matthew 23:17). If money itself were evil, how could it ever be sanctified? But by itself, an end unto itself, money is nothing.

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 the principle of Seed Money works. Why doesn’t it work for me?”

The co-author of *The Classic SEED MONEY IN ACTION*, Rev. Kathleen Shedaker, analyzed her problem. The woman always properly said according

to the Seed Money formula, “I have received X dollars (tenfold the exact sum given) in return, with good to all concerned. Thank you, thank you, thank you.”

But after talking it out, Rev. Shedaker found that the woman always unconsciously 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.

We wrote to the women the words that are found in the promise in the Book of the Prophet Isaiah in the Bible: “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 you give your Seed Money and claim your return you must know that your tenfold return has already been made in the Infinite. Any thought that the return will only be made in the future will postpone your return indefinitely. The time frame between your giving and receiving is not a “decision making” time frame. The decision has already been made; the time frame is only one of implementation of that decision.

The gift shop owner then began dissolving her old habit of associating a time frame with anything and everything she did in her life, and began to manifest her tenfold returns from her Seed Money gifts. She wrote to us that she also “felt less harried and hurried” than she had ever felt before in her life, and she became a good supporter of Morning Star Chapel in its Work of spreading the Seed Money Prosperity teaching.

How long will it take to receive a given return? 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 faith will be rewarded.**

**There is also an after-the-fact technique that invariably helps to shorten the time required for receiving tenfold returns. It aids in registering the pattern clearly in your mind.**

**Imagine that you have the return in hand. That much you must do, imprinting that into your consciousness. Then, to that, add the mental picture of exactly what you are going to do with the money. If you intend to spend it, see yourself buying, choosing, exactly what you want. Also see yourself as wearing, or carrying, it out of the store after you have seen yourself paying for it. Go through the transaction several times. Visualize what you said, what the sales person said, the store or stores in which you are going to make the purchase or purchases, putting in all the details.**

**Or it may be that you are going to put the Seed Money return in your bank. Then see yourself going into the bank, making out the deposit slip, going over to the ATM machine and making the transaction, and getting your deposit receipt from the machine.**

**Also imagine yourself sending another check to your church or to whomever else you wish to help, as the next step in utilizing this unlimited and ever new source of wealth in your life.**

**We knew a businessman who could not practice the Law of Tenfold Return because of his mental attitude of lack. We explained to him:**

**“A good gardener does not only cultivate flowers, he cultivates the soil in**

**which they grow. The thoughts that 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 constantly project thoughts of prosperity your soil will be rich in the humus of success, and it is in that soil in which your Seed Money grows best.”**

**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 fowls 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:**

**“And 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 others fell into good ground, and brought forth fruit, some an hundredfold, some sixty fold, some thirty fold” (Matthew 13:3/8).**

**The businessman said, “True. But how can I prepare my soil?”**

**We told him that one practices by doing. A great concert pianist develops his natural talents through practice, and more practice. A great ballerina perfects her technique by practice, and more practice. A great salesman develops his skills through practice, and more practice. So it is with Seed Money giving and receiving, or anything else. Jesus said, “But rather give**

alms of such things as ye have,” (Luke 11:41) Then, as your practice breeds perfection in practicing the Seed Money principle, you will have more and more alms to give.

The businessman said, “Thank you,” and he sent Morning Star Chapel a small check, representing the alms available to him at the time. The next week he sent us another check, slightly larger. Beginning the next week the amounts he was sending started to grow in leaps and bounds. He sent us a note calling us “his partner.” We responded, “No, we are not your partner. God is. No human beings should become another human being’s crutch. A teacher is to point the way, and let the student grow, for planet Earth is but a classroom for the human soul.”

“The word education is derived from the Latin root word ‘*educare*,’ which means ‘to draw out.’ The word student comes from the Latin root word ‘*studere*,’ which means “to be eager about.’ You are now succeeding in your practice of the Seed Money principle, methodically increasing your giving and receiving cycles. But in the process you have become our pupil, instead of our student. The Latin root word ‘*pupillae*’ means ‘an orphan, or ward.’”

“It would be wrong for us to refuse your Seed Money gifts, and we are most grateful for your help for our Work, but now you should diffuse your Seed Money gifts in this next stage of your development. Where you plant your Seed Money, of course, helps in the manifestation of your tenfold return, but you should not consider that there is only one place where you can plant Seed Money and expect your tenfold returns. That is a violation of

**the Principle.”**

**The businessman understood that we wanted him to develop his self-reliance, and he began following our advice. Years later he sold his by then very successful company to a large public company. In his giving and receiving he had mastered his most difficult challenger, himself.**

**It is vitally important for one to get out of a mental pattern of poverty and for one to realize that as God knows no lack, neither need anyone know lack.**

**The Seed Money Principle is there for you to use just as the fresh, wonderful air in the earth’s atmosphere is there for you to breathe. Would you choose to spend your life without fresh air? In a 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 permit themselves to live in such surroundings. Similarly, those who are ignorant of the principle of Seed Money, and of how it works, needlessly suffer from unfulfilled needs; suffer from the lack of many of the desirable things of life, which in our day and age require money to buy.**

**Human needs are greater today than they have ever been. The cost of living, at or near a record high, continues to mount. Rents are the highest ever and are still increasing. Food and clothing were never costlier. Today, all children, to be able to compete with others of their own generation in the marketplace, must have a college education.**

**Wage and salary increases do not solve the problem. Other and greater sources of money income are needed.**

**The saying that the rich get richer was never truer. Or that the poor get poorer. The reasons for both are fundamental. Most of the rich are daily applying the principle, although they may not even be aware of it. They have surplus above their needs which makes it unnecessary to pay any more than casual attention to those basic needs. So they do not multiply needs in their minds. They live, surrounded by riches and the evidence of riches, and with riches filling their mentality they continually attract more and greater riches to themselves.**

**It has become a part of what is totally natural, and expected, for them. Once a five year old girl from a very wealthy family was asked to describe “a poor family” in her schoolwork. She wrote, “Once upon a time there was a poor family. The father was poor; the mother was poor; the children were poor; the Nanny was poor; the butler was poor; the cook was poor; the maid was poor, the chauffeur was poor; the gardener was poor; everybody in the family was poor.” The child could not even conceive of real poverty. To her, the family’s servants were “family,” and a “poor family” must have servants, too!**

**The principle always works. The direction in which it works depends solely upon the contents of the individual’s mentality.**

**The poor are constantly thinking about what they need and forever talking about it. The law of life is that that upon which you focus your attention always comes into your life and experience.**

**The individual must get himself out of the vicious circle of need and**

poverty. He must stop focusing on them and instead focus on receiving, having, sharing and giving.

One woman said, “I can never even start to practice Seed Money because I can’t even plant some Seed Money. I never have enough money to spare. I’m too poor.”

We advised her to open her Bible to Proverbs, find Chapter 11, and then read Verse 24. She read: “There is that scattered, and yet increaseth; and there is that withholdeth more than is meet, but it tendeth to poverty” (Proverbs 11:24).

In other words, there are those who circulate that which they have, and they have increases; and there are those who hold fast to every cent they have, and they become poverty stricken.

This verse from the Scriptures changed her way of thinking. It made her realize why she had been unable to increase what she had. She became an ardent practitioner of the Seed Money Principle.

A man by the name of Sheldon found a way out of his difficulties through the Seed Money Principle.

This man had had many ups and downs. He was twice a millionaire, both times when a million dollars was a lot of money. Some months before he learned of the Seed Money principle Sheldon’s business failed. The immediate cause was a bad credit loss. Yet he knew there was a deeper cause.

It was suggested to Sheldon that he practice the John D. Rockefeller technique of giving. When he answered that he had given away not

thousands, but hundreds of thousands of dollars, he spoke the truth. Sheldon had never been known to refuse a request for help. It was explained to him that although giving was necessary, just giving was not enough. One can easily go bankrupt by giving without receiving in turn.

Sheldon wondered, “With what do I start? I’m flat broke.”

Actually, he had \$3 in his pocket. He exchanged his \$3 for 300 new pennies and started giving them out one at a time. Each time he gave a penny he would multiply it in his mind and see the multiplied return as having been made to him. The same evening, before he had given away all of his pennies, a long forgotten person who owed him came to Sheldon’s home and paid him \$12 on an old bill.

Sheldon again went 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 formula. Within three days he was called in as a consultant on a marketing problem and received \$250 for a half day’s work.

Still working the Seed Money technique, this time he started with \$100 worth of new quarters. While he was busy giving these out and multiplying and claiming his return, two old friends contacted him and offered to finance him in a new business venture. All the capital he needed would be placed at his disposal.

Sheldon 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 technique and practiced it. He still gave, but now he multiplied and claimed his tenfold return each time and his new business prospered mightily.**

**Sheldon had rather dramatically gone through a giving “pennies to quarters” process to cleanse the “down and out” mental rut he had fallen into. It is not necessary to go to such an extreme to pull yourself out of such a rut. Giving ten copies of The Classic SEED MONEY IN ACTION can serve the same purpose of selfless giving accompanied by the same love that Sheldon felt as he passed on each of his shiny coins.**

**We have seen that just giving is not enough to work the principle of Seed Money, but why is giving necessary?**

**The farmer who wants a crop must give to the earth; he must sow or plant the seed. Otherwise he will harvest only weeds.**

**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 you breathing. Breathing itself is both a giving and receiving. So is your very life, for if you discontinue either exhaling or inhaling, you cannot live.**

**When you want the lights on, you turn the switch that opens the circuit and starts the flow of electric current. The entire universe is a series of energy circuits, from the earth and other planets in their orbits in our solar system to the particles of the atom in their orbits. Shut off the flow anywhere**

**along the line and the result is nothingness.**

**The plain and simple truth is that you must start giving before you can start receiving.**

**Some people who write to us at Morning Star Chapel for help in practicing the Seed Money principle fail to include a Seed Money gift. Invariably, their letters disclose other serious reasons as to why they have difficulty, not only in practicing the Seed Money principle, but also in receiving any kind of fulfillment in their lives. Many of them show the syndrome of the loser batter in watching the baseballs go by, until he finally strikes out. One cannot even get to first base, let alone hit a home run, unless one swings at the ball. The great pitcher in the sky seldom gives bases on walks.**

**A secretary wrote us that she couldn't understand why prayer alone, without giving Seed Money, wouldn't work.**

**We told her that prayer with Thanksgiving were complementary essentials, for "in every thing by prayer and supplication with thanksgiving let your request be made known unto God" (Philippians 4:6).**

**The gift itself not only mentally 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 Elijah 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," (I Kings 17:10/16), proves this truth.**

**Elijah showed that an act of faith, evidenced by giving, is prerequisite to**

receiving.

**Not giving the actual Seed Money is not actually practicing the principle of Seed Money. It cannot be over-stressed that in order to erase any doubts in your Seed Money giving and receiving you must actually give. Not promise to give in the future, but give in the here and now.**

**What if a person thinks that he has nothing to give? There was a man who, upon receiving a copy of SEED MONEY IN ACTION as a gift, complained that he had not a penny to his name, he had spent his last dollar bill on a small bowl of soup. He said, “How can I give when I don’t have any money?”**

**Then you must start with your muscles, with labor and the sweat of the 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 yourself. Continue this as you continue breathing and soon you will be prosperous and surrounded by abundance.**

**No one ever became rich working either at manual labor or a white collar job. Those who grow rich are those who organize their minds for riches, who direct employees on the one hand and who direct their multiplied claims on the Universe on the other hand. As a matter of fact, you do not necessarily need any employees to become rich, provided you know the Seed Money technique and use it persistently, and correctly. Likewise, you can be an employee and by using the Seed Money principle constantly in your life you can become wealthier than your employer, if he fails to utilize the principle effectively.**

**The “down and out” man said, “Who would hire me?”**

**We said, “We have some packages of books to take to the Post Office right now, you can Seed Money your labor and we will give you some money besides.”**

**He indignantly said, “What? Manual labor? Never?” He ran from our then office, leaving his copy of SEED MONEY IN ACTION behind. We tried to catch him, but he had gotten into the elevator before we were able to do so.**

**This man had counted himself “down and out.” He could not get up off of the canvas because he did not realize that the Law of Tenfold Return decrees that ten times something is that something multiplied by ten. Ten times nothing, however, is always nothing. He could not realize that he had a chance to do the same as the widow who had cast in her mites of whom Jesus spoke, “she of her want did cast in all that she had, even all her living” (Mark 12:44).**

**Actually, the happiest people we have known are not necessarily those with the greatest material wealth, but those who always, without great effort, have sufficient unto their needs, and who contribute their creativity to their fellow human beings and exemplify the lilies of which Christ spoke, “Consider the lilies how they grow: they toil not, they spin not, and yet I say unto you, that Solomon in all his glory was not arrayed like one of these” (Luke 12:27).**

**The Seed Money Principle, regardless of your goals or destiny, is an invaluable spiritual and scientific tool with which to practice the exercise of your faith in all things, for it is a technique fully embodying Christ’s**

teaching: “Ask, and it shall be given you; seek, and ye shall find; knock, and it shall be opened unto you; For every one that askedth receiveth; and he that seeketh findeth; and to him that knocketh it shall be opened” (Matthew 7:7/8).

An engineer recognized the spiritual and scientific basis of the Seed Money Principle. He saw that the Law of Tenfold Return was based upon a perfectly logical working of the power of Faith.

But, every time he planted Seed Money he began to wonder and speculate as to how and by what mechanics his return would come. He was not getting his tenfold returns.

His problem was very simple. He did not exercise unquestioning faith. He did not “let go, and let God.”

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, and because children practice imagining more than grownups do.

Jesus said, “Yea, have ye never read, Out of the mouth of babes and sucklings thou has perfected praise?” (Matthew 21:16).

We advised the engineer to claim his expected return now, and leave the working of his tenfold return to God, and he saw that just as a child can unquestioningly accept that good inevitably produced good, so can he unquestioningly see the multiplication of his Seed Money. After all, Christ had expressed this truth, “For a good tree bringeth 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 gifs, nor of a bramble bush gather they grapes” (Luke 6:43/44).**

**Recognizing that the Law of Tenfold Return is a spiritual law, the engineer applied to his practice of the Seed Money principle the same childlike faith required in all spiritual matters, 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 receiving through the Law of Tenfold Return was based upon his understanding that it is a formula originating through Jesus. In his childhood he had been taught to “trust the Lord Jesus” in his bedtime prayers, and when he put aside his natural adult engineer’s curiosity about “how” things worked he was able to get his tenfold returns with ease.**

**Anyone who drives an automobile automatically performs functions that they know through experience work, without having to analyze each time how and why they work. If people didn’t drive almost mechanically, but had to question the why’s and wherefore’s of everything related to the mechanics of the automobile, the world would be in an unimaginable traffic jam all the time! So with practicing the Seed Money Principle don’t create a traffic jam blocking your tenfold returns. Do your part in the process, and then let go and let God.**

**What is the formula, which makes the Seed Money Principle work for you?**

**The formula is derived from Jesus. When properly used, it always produces the desired results.**

**Jesus declared very clearly:**

**“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.**

**No words ever spoken or written in any language carry greater, or more far reaching, import than these words of Christ.**

**Please note that you are not asked to join any organization.**

**You are not asked to attend any meetings.**

**You are not asked to subscribe to any given dogma.**

**You are not asked to follow any specific ritual.**

**You are not asked to accept 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 your righteous desires.**

**Imagine that they are yours now.**

**What could be simpler?**

**And it works. It works. It works. Anyone can prove that fact conclusively for himself or herself.**

**To repeat, the only thing that you have to believe is that you have already received that which you want. Your age does not matter. Your gender does not matter. Your creed does not matter. Your name or family background does not matter. Your ethnicity or nationality does not matter. Your political affiliations do not matter. Your education does not matter.**

**Only your faith matters in simply believing that you have already received whatever it is that you want.**

**No one else can limit you. If you want to limit yourself, you can. Otherwise the entire resources of God's bounty on earth are yours to tap into and to use.**

**One lady who had come to the United States from Eastern Europe wasn't having success with her practice of the Seed Money principle. She had a deeply ingrained pattern of limitation due to a negative image of herself in her own mind, that she, as a refugee, was somehow a second-class citizen. She compounded the damage to herself by constantly dwelling upon what she had lost in the old country instead of on the here and now in the new. She resented everyone who owned fine things such as she had lost.**

**With help from us at Morning Star Chapel, in time she realized that God knows only one class - first - and that she, as a child of God, was the sole person who could possibly even seem to demote herself in reality.**

**She saw that she, not only in order to bring prosperity through the Seed Money Principle into her life, but also in order to attain peace of mind, had to obey the two greatest 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).

**This teaching is the heart and soul of every person's relationship to God, their fellow human beings, and to themselves as individual souls. These relationships govern the manifestation of all Seed Money manifestations.**

**When the lady finally realized that she must lose her envious resentment against her neighbors, she began her self healing.**

**Through persistent meditation on the two greatest commandments and their place in her life she suddenly found herself able to receive the tenfold returns which she, and she alone, had blocked for so long.**

**She turned her once lonely life of severe self-punishment into a happy life of abundance and helpfulness to others.**

**The two greatest commandments can be visualized as a triangle. At the top is God, and at the angles of the base are thy neighbor and thyself, respectively.**

**The Seed Money Principle is both spiritual and scientific. One can separate the religious from the secular, but one cannot separate the spiritual from the temporal. There are many mysteries in life which we cannot understand, but which we can appreciate.**

**All of humankind may be likened unto a diamond, with each human soul linked to all other human souls as facets within that diamond. Each facet of the diamond shines with its own brilliance. Each facet has its own flaws. But one cannot be separated from the unity in diversity of the diamond as a whole.**

**When your dreams are right, and firmly believed, they in their season come to pass. Helpfulness, a willingness and readiness to lend a helping hand, often provide unplanned opportunities to sow Seed Money under circumstances in which it is remarkably easy to visualize a return, multiplied tenfold. It also provides practice in selfless giving, whether of money or services, for the good of all concerned.**

**Some people who lend a helping hand to others just don't feel themselves to be worthy of having more worldly goods, and thus they never get them. Other people, for a variety of reasons, feel subconsciously unworthy or undeserving of receiving their tenfold returns from their Seed Money Gifts. As the Bible states, "All people are made in the image of God" (Genesis 1:27) and stand as equals before God. "All people" includes you, and as all people are deserving of God's Providence, so are you! If you have any doubt whatsoever about your worthiness to receive your tenfold returns, look into a mirror and say, "I am a child of God, and as a child of God I am worthy of receiving my tenfold returns for my Seed Money gifts." Then, let go, and let God!**

**A unique way of sowing Seed Money in kind was that of an Advertising Manager of a magazine some years back. He read a copy of SEED MONEY IN ACTION and said that he wanted to Seed Money space in his magazine for the book. He did. For nearly a year his advertising revenue increased substantially, which he credited to his practice of Seed Money.**

**The practice of Seed Money, from generation to generation, can produce**

**wealth that is hardly conceivable to the average man or woman.**

**When he or she sees a work of art, hears beautiful music, receives the most modern medical treatment, or sees our rockets soaring into space and putting a man on the moon, he may not know that any of the 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 from Switzerland, a fortune that has conservatively been estimated at \$200,000,000 circulated and increased for but one purpose, as the late Ambassador Harry F. Guggenheim said, “for the progress of man.”**

**The benefits the great Guggenheim wealth gave to humankind through financing, building and developing both in the business and philanthropic sectors, are inestimable in their legacy.**

**The thinking of the Guggenheim family has been the very opposite of lack. The word “can’t” doesn’t seem to have been in their vocabulary. And the ability to know that success is here, even before it has been visibly manifested, not only characterized the Guggenheim success, but also is an indispensable factor in practicing the Seed Money Principle.**

**If one thinks that only inherited wealth holders now practice the Seed Money Principle, directly or indirectly, one need only look at the annual *Forbes* Magazine listing of the 400 top American wealth holders. This year, 2002, 250 of the 400 wealthiest Americans had practically no financial inheritance at all, and their great fortunes are self-made.**

**The Seed Money principle is a universal truth, and the Bible unambiguously states: “And ye shall know the truth, and the truth shall make you free” (John 8:32).**

**Giving and receiving of self, as well as of money, is no respecter of persons. One has that opportunity, whether you are a butcher, a baker, or a candlestick maker, or whatever! The only requirement is that you must:**

**“Honor the Lord with thy substance, and with the first fruits of all thine increase;**

**“So shall thy barns be filled with plenty, and thy presses shall burst out with new wine” (Proverbs 3:9/10).**

**So that there can be no vagueness or misunderstanding in the mind of any reader as to how he makes his claim for the multiplied return of his Seed Money gifts, we wish to point out that he or she does that by believing that he or she has already received such multiplied returns. 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,” I have,” I have.”**

**In addition to making your Seed Money gift to start the flow of prosperity to you, believing that you have already received your multiplied return is your only work.**

**Practice this art of believing specifically as an actor practices his lines, as a champion golfer practices his swing, as a great concert pianist practices on his instrument. There is no other endeavor in life that can pay off as well. Begin the practice now, if you want to grow exceedingly prosperous and rise**

**above all want and lack, and have riches in their place.**

**But never, ever, omit the actual sowing of your Seed Money itself.**

**Omitting the actual sowing of your Seed Money gift is the same as sewing without thread, you make a lot of motion, but you don't get anywhere.**

**A salesman stopped in a small church to pray, while walking on his way to an appointment. Having just read SEED MONEY IN ACTION he made a \$20 Seed Money gift to the little church before he left. After his appointment he called into his office for messages, in those days before cellular phones and laptop computers. He learned that a customer who had previously switched to another supplier had phoned in an order. The salesman's commission? Two hundred dollars, tenfold his \$20 Seed Money gift to the little church. The time of the former customer's calling in the new order? Within thirty minutes of the salesman's planting of his Seed Money.**

**Mere coincidence? Don't you believe it. Understanding of the Law of Cause and Effect provides the understanding of what really happened in this manifestation of the Law of Tenfold Return.**

**A lady spontaneously sent Morning Star Chapel a \$100 Seed Money gift just after she first read SEED MONEY IN ACTION. She wrote us again the following week to inform us that since sending her Seed Money gift she had found a beautiful piece of jewelry on the beach, long buried in the sand. Later, when she had it cleaned by a jeweler, she asked him its value. He said, "Oh, I'd say easily a thousand dollars."**

**What had long been lost and buried in the sands of time resurfaced when**

the time was right. As a sign in an office said, “Don’t worry about tomorrow. God is already there.” And so is everything necessary for His bounty “already there,” of which you, too, are deserving to partake!

A distributor of household cleaners gave one hundred copies of SEED MONEY IN ACTION to one hundred people as Seed Money gifts, at a cost to him of a thousand dollars. One week later he was contacted out of the blue by a relatively small industrial firm interested in buying his detergents. His profit from the very first sale to the industrial customer? Ten thousand dollars, his tenfold return.

Many years ago, an Army sergeant was having trouble practicing the Seed Money Principle. It seemed that this man, who had through prayer recovered from a nearly fatal wound, could not exercise his faith on money matters.

We referred him to the words in the Scriptures, “be ye transformed by the renewing of your mind, that ye may prove what is that good, and acceptable, and perfect, will of God” (Romans 12:2).

He began practicing the Seed Money principle anew, step by step. He had one small success, several failures. But he did not give up.

He gave, not loaned, but gave as Seed Money, ten dollars to a private who was going home on emergency leave. Then the results started for the sergeant.

Shortly after the Korean War he had been in the hospital for six months. He had started to paint as physical therapy, had liked it, and had made

painting his hobby. On the weekend after he had planted the ten dollars in Seed Money a man happened to pass by while he was painting a landscape. He liked the sergeant's picture and bought it, for one hundred dollars.

The sergeant later retired, augmenting his pension by selling his paintings. This unexpected source of income, and enjoyment, the sergeant credited to Seed Money.

Some people, from complete adversity, work the Law of Tenfold Return on the very first attempt. There was a woman in Hollywood, California who was on the verge of committing suicide because she could not find any employment. She had borrowed all she could from friends and pawned everything that could be pawned of what she owned.

After discovering the Seed Money Principle, she gave \$6.50 of the last \$7.20 in her pocketbook to a charity. Within three days she received a cashier's check from a son from who she had been separated and had not heard from in five years. After buying food and paying a week's rent she had \$20 left. She gave \$15 of that to the charity, commenting, "It worked once. I hope it will work again."

It was explained to her that when you work with the Seed Money principle, you do not need to "hope." You know!

Hope can be wishful thinking, and thinking in the practice of the law of tenfold return must not be "wishful," but "knowing." Hoping to get your tenfold return implies a wavering, and this is very damaging, as is said in the Bible: "But let him ask in faith, nothing wavering. For he that wavereth is

like a wave of the sea driven with the wind and tossed” (James 1:6).

If you toss the ship bearing your tenfold return by wavering, by only hoping that it will reach its port, it never will. Imagine a ship sailing on the horizon, representing your tenfold return coming to you. If it maintains its course and speed it will certainly arrive at the other end of the horizon, just as your tenfold return will come to you.

However, if you waver in your expectation of receiving your return, it would be the same as if the ship changed its course or speed. It would wind up at a different point on the horizon.

One man wavered both before he made his Seed Money planting and before he made his claim for tenfold return. Once doing the steps, however, he never wavered.

This man, Carroll, has a gift shop in Los Angeles. When he was struggling, trying to save enough money to open the shop, he had a letter from a nineteen year old niece of whom he was very fond. The niece asked him to lend her \$3,000 so that she could have her teeth straightened.

But Carroll thought, “I can’t lend her the money. I have less than \$10,000, and I need more than \$30,000 to open a gift shop. It will take her years and years to repay me.”

Then he decided suddenly, “I won’t lend her the money by any means. I’ll give it to her.”

Carroll sent his niece the money as a Seed Money gift. For a while he was sorry because he hesitated in claiming his tenfold return. Finally, he made his

**claim.**

**The following Sunday, a former partner from whom Carroll had been estranged for twelve years or more came to Carroll's home and handed him three hundred new one hundred dollar bills. The ex-partner told Carroll that when they had dissolved the business years before, Carroll had been defrauded out of certain money. The \$30,000 represented this money with interest. Carroll opened his gift shop the following month, and it was successful.**

**Another example of the working of the Seed Money principle, this time where the man had no hesitations, is that of a novelist working on a book. He wanted to go to the West Indies for three months and finish his book there. He went to his bank and drew out his last \$700 and gave it to his church. He also followed the formula with enthusiasm. In less than a week he was off to the West Indies. A publisher whom he had not previously known had contacted him and engaged him to do a series of three magazine articles on those islands. He received a \$4,000 advance plus a check of \$3,000 on account for his transportation and expenses.**

**In each case the recipient of Seed Money returns always benefits, with no loss to anyone else. It is something in which there are no losers, on winners, a "win-win" situation.**

**This is ensured by including the phrase, "with good to all concerned" along with every tenfold return claim. This phrase should always be included when you sow Seed Money and make your claim for your tenfold return.**

**You are all probably familiar with the tale of the man who was granted three wishes by a witch. With the granting of each wish he received his expressed desire accompanied by a far greater loss. That story is a fable, of course, but when exercising your mental powers within the structure of anything as potent as the Law of Tenfold Return, you must carefully avoid anything, which might have even a hint of a taint of mental malpractice.**

**We find in Genesis that “God saw everything that he had made, and behold, it was very good” (Genesis 1:11).**

**There is no telling how the return that 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 to you the amount you claim. You do not want to receive it as a result of an injury to yourself. So always, always, always include in your multiplied Seed Money claim 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 practices to make sure that there is no content of harm in it, intentionally or unintentionally, towards anyone possibly concerned. Whether the money is primarily for yourself, or for others, or simply for reserve to practice proving the principle on larger and larger amounts, the tenfold return will come with equal ease. But if there is harm in your heart towards anyone, that harm will multiply also and return to fall upon your own head. You cannot fool, or sidestep, the Spiritual 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).**

**In the time of Christ very little was known regarding human health. Disease was rampant. Almost everyone was ill. Life expectancy at birth was extremely low. Even in Shakespeare’s day it was reported as having been but four years, on average.**

**Much of the ministry of Jesus was devoted to healing those who had little or no other chance of health. Today we have a great medical science with mammoth, well-equipped and ably staffed hospitals in every area. We have physicians’ offices in almost every block, with expensive research laboratories dotting our land.**

**Medical knowledge is at the threshold of dramatic new developments in coming years. Advances in bio-genetics give the promise of unveiling new cures for a host of disease that discomfort and ail the human body. Co-author Rev. Kathleen Shedaker, also a well-known researcher as well as spiritual practitioner and co-founder of Morning Star Chapel, has made a discovery which she calls microgenepools, proving how all human beings are related to each other in very few interconnected genetic lines of descent. She has reported her scientific experiments proving the validity of her discovery in a Research Monograph, and she has already been honored for her research work by being included as a biographee in the 56th Edition of Who’s Who in America 2002, the most important reference work of achievers in the United States. The methodology and database structure of**

her discovery can very well be helpful in the future to facilitate the application of medical knowledge already daily being gained in the field of bio-genetics.

In contrast to the on-going advances in medical knowledge, 90% of all of the people on the earth are living hand-to-mouth in the face of the greatest prosperity the human race has ever witnessed. It is our opinion that were Jesus preaching today he would devote even more of his time and teachings to telling his listeners how to become prosperous, for lack, needs, and poverty are totally unnecessary conditions for humanity.

Humankind is composed of individuals, and each individual human soul is the basic unit of humanity. You, yourself, as such a soul unit, can make your own claim for an overflowing abundance of all of the good things in life, and it shall be given to you, in full and running over, for with what measure you give, it shall be multiplied tenfold and given back to you according to Spiritual Law.

A girl in her twenties wished to practice the Seed Money principle, but seemed unable to work the Law of Tenfold Return. When we saw her we noticed a very pronounced limp when she walked. She said that she wanted her tenfold return for the purpose of paying for extensive physical therapy sessions.

We asked her, "How did your limp come about?"

She replied, "I was in an automobile accident - the driver was drunk - and I was nearly killed."

**We asked her if a nerve had been severed in her leg.**

**She said, “no, the doctors say that there is nothing organically wrong, I only need to practice using my leg.”**

**We told her, “Many times a person’s physical and financial health are directly linked. We want you to try four simple steps.”**

**She agreed to try, saying, “I have nothing to lose.”**

**First, she agreed to forgive the man whose negligence had caused the accident in which she had been hurt.**

**Second, she agreed to thank God for her breath of life that might have been snuffed out in the accident.**

**Third, she agreed to believe that her leg was healed, accepting for herself the promise of Jesus, “As thou has believed, so be it done unto thee: (Matthew 8:13).**

**Fourth, she agreed to know that as “thy faith hath made thee whole” (Matthew 9:22) in the matter of her leg, so has her faith returned tenfold her Seed Money.**

**Through these four steps the girl found herself able to practice the Seed Money Principle successfully. She received enough money to enable her to pay for the physical therapy sessions. She then found her improvement so rapid that she soon discontinued them, pronounced, “cured.” She limped no more!**

**It may be said that she should have obtained a total healing of her leg before she was able to go on to the healing of her financial affairs, but this is**

**not necessarily so.**

**Through whichever channel God heals, as through whichever channel one receives his or her tenfold return, matters not one bit. What is important is that “in due season we shall reap, if we faint not” (Galatians 8:9).**

**In the practice of Seed Money, as in healing, it is not important how or when we reap, it is only important how we sow. The reaping is always built into the sowing when the sowing is properly done.**

**The spirit in which you give is the most important thing about your gift when you sow Seed Money.**

**Why?**

**It is intrinsic to your state of mind and it will carry through into your multiplied return.**

**When an opportunity to give is offered to you, if you consider giving and then decide against it, saying in effect, “ I better not, I may need it myself,” you will most certainly need it yourself.**

**If you give grudgingly or calculatingly these configurations will be present in your return.**

**If, however, you always give your Seed Money gifts lovingly, boldly, generously, full-heartedly, impulsively, spontaneously, and cheerfully, it shall be given back to you tenfold in the same manner.**

**This is explained very clearly in the Bible:**

**“He which sows sparingly shall reap also sparingly; and he which sows 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” (1 Corinthians 9:6/7).**

**Could anything be clearer than that?**

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

**All religions report miracles, and today we not only know that this is true, but we also know that the psychologists and hypnotists have their “miracles” as well.**

**Why?**

**“In the beginning God created the heaven and the earth” (Genesis 1:L). The very first passage of the Bible, in the Hebrew language, begins with the second letter of the Hebrew alphabet, Beth. Before the beginning is symbolized by the first letter of the Hebrew alphabet, Aleph, representing God. Out of what did God create the universe? His Spiritual energy.**

**Scientists have explored the universe with powerful telescopes and with powerful microscopes. In all of their search and research on the macrocosm and microcosm of the universe they have found moving energy everywhere. From the farthest star in galaxies far away to the most infinitesimal part of the atom, energy fills the universe, and it is constantly renewed.**

**Logically, it should surprise no one to learn that there is a spiritual energy that flows through every human being.**

**This spiritual energy that flows through your mind will flow into whatever**

**pattern you conceive, and as all energy works in circuits, the energy that flows through your mind brings back to you on its invisible circuit the material counterpart of your thoughts, words and emotions. This spiritual energy does not decay, it does not age, and it does not die. It is indeed Infinite Energy.**

**This Infinite Energy can, and often does, manifest itself in many unexpected ways. For example, WB of Los Angeles, California recently wrote us, “Here is my Miracle Blessing on my last \$10 I sent in. I came home from work and found a note on my back door saying, ‘No parking on 2-15-01 as a movie will be made in this space. Please bring this note to the office on the next rent day in March for \$100 off rent.’ The movie was shot on February 16th, and we were the only building of four units that got paid \$100 each. How sweet it is! What a miraculous God we serve! Feel free to print this testimony if you like.”**

**Sometimes this spiritual energy can enter your mind imprinted with a challenge, or even a host of challenges. So, if you pattern the spiritual energy which flows through your mind with a lack of good, a lack of good will appear to be returned to you.**

**If you pattern this spiritual energy with disease, disease will be returned to you.**

**If you pattern this spiritual energy with debts and needs, debts and needs will seem to be returned to you.**

**If instead you pattern this spiritual energy with happiness, happiness will**

**be returned to you.**

**If you pattern this spiritual energy with ever-renewing life and the other good things of life, all of these wonderful things will be bountifully returned to you.**

**Do you think that nuclear power is great? You're right. It is great, very great. But compared to the spiritual energy that flows constantly through your mind, nuclear power is a weak and helpless infant in the arms of a mighty giant.**

**The purposefulness of your life, the responsibility of your being, is to direct that energy into the best and most constructive forms of which you can conceive. As you do so, you prosper. As you fail in this responsibility, you suffer.**

**Spiritual energy is God's means for humankind to make thoughts come to pass into experience, for "Thou shalt also decree a thing, and it shall be established unto thee" (Job 22:28).**

**Spiritual energy is really your servant. It can work every second of your life for you, follows your every order, and has nothing else to do but to help bring you blessings, health, ever-renewing life, prosperity and an overflowing abundance of all the good things of life, including deep and satisfying happiness and fulfillment.**

**Receiving, having, enjoying and sharing, all these things are both your spiritual birthright and your duty.**

**One of the most powerful tools readers of *The Classic* SEED MONEY IN**

**ACTION can use is our very powerful MY DAILY PROSPERITY AFFIRMATION, which many readers find electrifying. It can be read and meditated upon daily, or whenever a power surge is necessary for you, and it will surely “recharge your spiritual batteries.”**

**MY DAILY  
PROSPERITY AFFIRMATION**

**I know WHO I AM.**

**I AM the Selector, the Director, the Guide, the Pattern Maker, the Blueprinter of the Unlimited, Unformed yet All Powerful, Completely Obeying, Infinite Energy which every instant of my Life flows through my mind.**

**I AM the Eyes, the Fingertips, the Consciousness of that Infinite Energy.**

**I AM the Sole Ruler and Absolute Monarch of that Infinite Energy that flows through my mind. That Infinite Energy is my Omnipotent and Willing Servant, following exactly my every order.**

**MY Words and Thoughts and Emotions FORM that Infinite Energy into the conditions and circumstances of my Life and environment. That All Powerful Infinite Energy is constantly and precisely fulfilling and transforming my Words and Thoughts and Emotions into their physical counterparts.**

**NO Words and Thoughts and Emotions of mine ever return to me unfilled.**

**Therefore, I am always exceedingly careful that all my Words and Thoughts and Emotions are beneficial, positive, constructive, and specific in all their aspects.**

**BY Guiding and Directing that Infinite Energy forever flowing through my mind with Words and Thoughts and Emotions which are beneficial, positive, constructive, and specific, I Bless myself with Perfect Health, with Ever Renewing Life, with Inexhaustible Vitality, with Everlasting Youthfulness, with Wisdom and Understanding, with Wealth, Prosperity, Happiness, Joy, Peace and an Overflowing Abundance of all Good Things in Life!**

**I Bless my fellow beings with beneficial, positive, constructive and specific Words and Thoughts and Emotions and also with gifts of money, services, assistance, help, love, praise, and encouragement, and rightfully claim my Tenfold Return on all of these from the Infinite as both my privilege and my duty as a Conscious Expression of the Divine Source of Infinite Energy.**

**THAT Always Obedient, All Powerful Infinite Energy that flows constantly through my mind ALWAYS brings my Tenfold Return to me. Daily my capacity to receive increases, expands, and magnifies. All Good completely fills my Life and environment and the Lives and environments of all my fellow beings.**

**MY Thoughts and Prayers are ALWAYS for the Good of All Concerned, in conformity with the Seed Money Principle and the Law of Tenfold Return.**

**ALL Good is formed from All Powerful, All Present, All Knowing Infinite Energy which is MINE TO USE HERE AND NOW and is from God, All**

**Power, All Presence, All Knowledge, AND all of the “loaves and fishes” I desire are rightfully mine to have and enjoy, and to share in stewardship.**

**AND I AM One with God. So I AM. So is it.**

**AMEN.**

**The Seed Money Principle, the Law of Tenfold Return, is a way to obtain all of these “loaves and fishes” in your life. These are necessary material things of life, and “your heavenly Father knoweth that ye have need of all these things” (Matthew 6:32). But you must never lose sight of the fact that they are only a part of your soul journey. It is true that at the core all truth is simple, but that does not mean that it is always easy. A British statesman said, “Contrary to popular opinion, there is nothing easier than riding a tiger; the problems come when you start to dismount.” That is why Our Lord said, “But seek ye first the kingdom of God, and his righteousness: and all these things shall be added unto you” (Matthew 6:33). But where is the kingdom of God that you must seek. The answer is also in the Holy Scriptures, “the kingdom of God is within you” (Luke 17:21).**

**The Seed Money Principle is totally based upon Christ’s teachings of love, forgiveness, caring and sharing.**

**In itself the principle is very simple.**

**In giving money to your church, or wherever it will do good to bless, help or aid your fellow human beings, you have not only the right and the privilege, but you also have the duty, of claiming a tenfold money return so**

that you may do still greater good. To properly claim it is to receive it.

The Principle of Seed Money is a key to tapping into the unlimited bountifulness of God. The Seed Money Principle of Seed Money works in accordance with the words of Jesus: “All things, whatsoever ye shall ask in prayer, believing ye shall receive” (Matthew 21:22).

Jesus didn't say some things, he said “All things, whatsoever,” and Jesus only conditioned your receiving them on your asking for them “in prayer, believing.” By practicing the Seed Money formula you now, having read this book, possess the most powerful spiritual tool for fortifying your asking “in prayer, believing,” the proper sowing of Seed Money.

**Applying the Seed Money Principle in your life is very simple:**

**First, plant the Seed Money. Give the amount you wish to the organization or person you wish.**

**Second, now you cultivate your claim. Immediately after you make your gift, and as soon as you are alone, make your tenfold claim in the following manner: “Dear God, I have received \$.... (tenfold the exact sum you have given) in return, with good to all concerned. Thank you. Thank you. Thank you.”**

**Third, repeat this formula, time and again. Say it just before you fall asleep. Say it during the night if you awaken. Say it several times the first thing in the morning. Do it enough and then relax and follow your normal routine. It is not necessary to overwork.**

**Fourth, Start your work at a modest level, but high enough that your gift**

**and your multiplied return are both important to you, so that you will do the work as outlined conscientiously. If you start at too high a level so that you may begin to wonder from where all the money is coming, you are liable to incur doubts. Avid doubts or they will manifest themselves negatively in your results.**

**Fifth, tell no one of your claim or work. Do it in private. You may do it silently or aloud. You may write down your claim or claims and refer to them at times to refresh your mind. The only work you have to do is to impress the pattern on your mind.**

**Sixth, in the event that your multiplied claim is not returned as rapidly as you think it should be after you have made your gift and done the work on your claim to the best of your ability, carefully repeat the above steps.**

**Seventh, give your gifts in the spirit of complete love and trust. Give boldly, happily, impulsively, full-heartedly, lovingly, generously and cheerfully. It will return to you tenfold in the temporal counterpart of those spiritual qualities.**

**Know that the Law of Tenfold Return is always in operation. The Seed Money Principles works in your favor when you work it. No one else can do it for you. You must do it for yourself, just as you must breathe for yourself. Nobody else can do that for you.**

**You must learn to exercise your faith for yourself. But the co-authors of *The Classic* SEED MONEY IN ACTION have helped many people to develop their skills at applying the Seed Money Principle. You may write to us, Rev.**

**Dr. Jon Speller and Rev. Kathleen Shedaker, at:**

**Morning Star Chapel**

**P.O. Box 1095**

**Grand Central Station**

**New York NY 10163-1095**

**We will be happy to join our thoughts and prayers with yours for the fulfillment of your righteous desires through your practice of the Seed Money Principle and to offer guidance to you regarding applying the Seed Money Principle in your personal situation. Our prayers are always given without charge, as prayers are beyond price.**

**Our Ministry is based solely on the following Scripture: “He that ministereth seed to the sower both minister bread for your food, and multiply your seed sown, and increase the fruits of your righteousness. Being enriched in every thing to all bountifulness, which causeth through us thanksgiving to God.” (2 Corinthians 9: 10-11) Just as some people like to play golf and other people like to work in a garden, we ourselves get great enjoyment every day in reading the prayerful letters we receive, and then joining our prayers with those who sent them when we place their prayer requests in our Morning Star Chapel prayer basket.**

**We also have deeply appreciated the many spontaneous, unsolicited testimonials we have received concerning the Seed Money Principle and our**

Work in spreading the teaching of the Law of Tenfold Return, and we include a sample collection of excerpts from these testimonials as an Appendix to *The Classic SEED MONEY IN ACTION*.

Now that you have read *The Classic SEED MONEY IN ACTION*, read it again. The book was intentionally designed so that it would be long enough to have everything in it that you need to successfully practice the Seed Money Principle, but also short enough that you could read it in its entirety in one or two sittings. We deliberately never divided its message into chapters, because we didn't want people to have "breakpoints" for putting it aside to finish reading it "on another day."

When you read *The Classic SEED MONEY IN ACTION* for the second, and even the third and additional times, experience has shown that you will probably each time pick up additional helpful insights to your practice of the Seed Money Principle. And that is our intention, as well.

And always, as we advise our Morning Star Chapel correspondents, "Visualize the money you sow as being in motion. See it turning and spinning in the Universe and by the Law of Tenfold Return returning to you tenfold for the good of All Concerned."

There is an old Chinese proverb that "A journey of a thousand miles begins with one step." You are now ready to take that first step in using the Seed Money Principle to bring more prosperity and All good things into your life.

May God bless you.

**-- Rev. Dr. Jon Speller**

**Rev. Kathleen Shedaker**

**Morning Star Chapel**

**P.O. Box 1095**

**Grand Central Station**

**New York NY 10163-1095**

## **APPENDIX**

**Following are excerpts from a representative few of the thousands of spontaneous, unsolicited testimonial letters we have received at Morning Star Chapel concerning the Seed Money Principle and its application. The Bible says that the Lord God gives to “everyone according to his ways, and according to the fruit of his doings” (Jeremiah 32:19), and the experiences and spiritual energy shared by others can always serve as an inspiration. Following are some recent testimonials we have received:**

**“Thank you for your letters. They serve to fortify my mind towards the Seed Money Principle.” BA, Palo Alto, California**

**“Bless you and all your Work.” BH, Salisbury, North Carolina**

**“Thank you so much. Your letters always inspire me.” BL, Austin, Texas**

**“I’ve enclosed a gift of \$500 to thank you for all the inspiration I’ve gotten from Dr. Jon’s book, SEED MONEY IN ACTION. I appreciate the guidance. Thank you!” BM, Monroe, North Carolina**

**“God is within! Thank you for the opportunity and all your help.” CC, Ashland, Oregon**

**“Please accept my Seed Money. Thank you both for your wonderful work**

**and letters of inspiration. It is always a delight hearing from you and to know the Seed Money Principle is Working.” FA, Fairfax, Virginia**

**“Thank you for reminding us of who we truly are!” FC, Houston, Texas**

**“Thanks for your most recent letter. I think I need some nudging at times and give thanks that I have someone as faithful as you are to nudge me at times. I am hoping and praying that we find a buyer for our home real soon. Thanks again, faithfully,” GA, Homestead, Florida**

**“I’m sending my Seed Money gift for all the good works you do. Please pray for me.” GB, Flat Rock, Michigan**

**“Here is my Seed Money, my investment in God. I feel you have the good ground for seed to flourish.” GS, Bangs, Texas**

**“Your letters and prayers always come at a good time and remind me that the Lord’s grace is infinite. I am grateful for your loving kindnesses. Please accept the enclosed small gift to support your divine mission. I send thanks, blessings and prayers. With loving gratitude,” GW, South Fallsburg, New York**

**“I need your blessing and your help in returning to the Seed Money**

**Principle. I am now again applying this principle to my life. And I need your prayers and support. I know it works.” IF, Carson, California**

**“I do so enjoy your letters and keep them to read again and again after they arrive. The Seed Money Principle continues to have its effects on our little companies. Your prayers and those of Doctor Jon are much appreciated, that the good of all concerned might be achieved.” JB, Chattanooga, Tennessee**

**“Thank you for your letters of encouragement.” JC, Ellensburg, Washington**

**“I’ve had a smooth transition in my move. Thank you for your prayers. Thank you and God bless you.” JC, Hillsboro, Oregon**

**“Thank you for continuing Dr. Jon Speller’s work. SEED MONEY IN ACTION is a very inspiring book.” JD, Denver, Colorado**

**“Thank you so much for the March letter. I found it especially inspiring. I am enclosing \$50 for more SEED MONEY IN ACTION books and \$50 Seed Money for your wonderful Ministry. God bless you both!” JK, Monmouth, Illinois**

**“Thank you for your correspondence and inspiration. The Seed Money Principle and the Law of Tenfold Return has worked very well for me this**

**year. I've received a bonus from my employer, profit sharing, unexpected gifts, a job upgrade resulting in an increase in salary and three months later another increase. God is Good! Giving is fun and I'm doing it more and more and receiving more and more. Thank you for your inspiration." JY, Aiea, Hawaii**

**"It is my pleasure to send this check to you for all the good you do. Please keep me in your prayers knowing that I am successful in my new business arrangement and that my life is filled with love. Many Blessings!" KN, Los Angeles, California**

**"I am ever grateful to you both for the lessons you provided in Seed Money in Action. You are both the channels of God's goodness and enlightenment. God Bless you in your work." LC, Bethesda, Maryland**

**"The book SEED MONEY IN ACTION is wonderful." LS, Columbia, Maryland**

**"Thank you for your wonderful continuing Work. Love," LV, Newport Beach, California**

**"I bless you and your Work in the world. I thank you for your constant guidance and good will in the World and towards me. With Great Love &**

**Respect,” LW, Melvern, Kansas**

**“Thank you so much for your inspiring letters to me over the years.” MF,  
Owings, Maryland**

**“Thank you for your prayers and SEED MONEY IN ACTION. I give thee  
thanks. Love & God Bless you all.” MK, Thompson Falls, Montana**

**“Thank you for your prayers for me. God is a gracious God.” MS, Appleton,  
Wisconsin**

**“Keep up the good Work and fulfill your Mission and spread the truth of  
God as we all know you are sincerely capable of doing.” MS, Lancaster,  
Texas**

**“This Seed Money is planted for the blessings of all concerned.” MW, Los  
Angeles, California**

**“Rev. Kathleen, I thank God for you that you have been here for me all of  
this time. May God continue to Bless you and Dr. Jon. Kindly in Faith,” PL,  
Philadelphia, Pennsylvania**

**“I read your book, SEED MONEY IN ACTION, and I loved it.” PM,**

**Mechanicsburg, Pennsylvania**

**“I am grateful for the principle of Seed Money. Thank you for encouragements and affirmations. God is the Source of all my good and I am a blessed child of the Universe. With love,” RC, Washington, D.C.**

**“It is always inspiring to hear from you. I feel blessed to be on your prayer list.” RF, Grand Ledge, Michigan**

**“I appreciate your constant contact, wish you well and pray for your continued success. Again, thanks.” RH, Absecon, New Jersey**

**“Thank you for your very kind letter. It was so inspirational and thoughtful. Thank you for your prayers for the money for my business. I am very fortunate and blessed to have this association with you two wonderful folks.” RK, Spring, Texas**

**“I pray this gift will Bless your Ministry. Blessed Regards,” RN, Mission Hills, California**

**“Thank God for you and all that He has provided for me and will continue to provide.” RP, Houston, Texas**

**“Thank you for your uplifting letters. God Bless you,” RZ, Honolulu, Hawaii**

**“Thank you for all your Prayers for me. I love the Christ Light in you.” SL,  
Raleigh, North Carolina**

**“Dear friends in faith and prayer: Please pray for me. Thank you for your prayers.” SM, Chicago, Illinois**

**“The level of joy I feel was elevated many times over to receive a letter from you. I have read your letter several times already. It comforts me. And in the light of the September 11th tragedy, I feel hope that through the principles of Seed Money we can help our fellow Americans in many ways. I enjoy every opportunity to invest in God’s Work. Thank you for your prayers and visualizations.” SM, Whiteville, North Carolina**

**“Blessings to you all at Morning Star!” SV, Brooklyn, New York**

**“Please accept my Seed Money. Thank you for your Prayers. Dr. Jon and Rev. Kathleen, I love you.” TA, Fairfax, Virginia**

**“A friend of mine sent me the SEED MONEY IN ACTION book. I thank her and you.” TA, Schenectady, New York**

**“Thank you for your continued support and your prayers. Releasing this to God, knowing it is Blessed and Returning already.” TR, Wichita, Kansas**

**“I do so look forward to your letters, keeps me going (smile).” WB, Sacramento, California**

**“I would like to express my thanks and appreciation for all you do to teach that the abundance of God is there for us and is available through right action.” WR, Newville, Pennsylvania**