Money through the Kingdoms: 
Mis-Appropriated Energy, not Cause

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Course 370

“The love of money is the root of all evil” is a well-known quote.\(^1\) This, however, is often shortened to the common misperception that ‘money is the root of all evil,’ suggesting that money itself is the cause of many of the woes in the modern world. This implies that if money did not exist, the many problems that appear to be related to it would not exist. As with all else on the Path of return, we need to seek occult understanding rather than accept conventional perspectives.

We know from our study of the Ageless Wisdom via Master DK’s teachings that money is simply energy. Master DK states that money is crystallized prana\(^2\) and directed and appropriated energy.\(^3\) We also know that everything is energy, including that which appears physically solid. Money, like any form, is simply energy that has been appropriated for a purpose, and is in the realm of effects, not the realm of causes.

Money is not a cause of its uses and/or misuses, or of resultant ‘evils’; money is simply one form of energy that is appropriated (or mis-appropriated for lower 18 subplane purposes) and used by the indwelling consciousness, which will express itself according to its place on the Path of return. It is the indwelling consciousness mis-identified with the lower 18 subplanes, i.e., consciousness that has not yet freed itself from maya, glamour, and illusion, that is the cause of the ‘evils’ that are commonly attributed mistakenly to money. Money, like most forms, is just a medium of expression for the indwelling consciousness.

Additionally, given that everything is energy, one might ask what is different about money that would make money specifically appear to be a cause of evil when viewed from the perspective of the lower 18 subplanes. For example, one might ask what makes money different from any other piece of metal or paper, different from a chair, or different from our vehicles of manifestation, since all forms are simply energy in a certain vibrational state.

What makes money different than other specific forms and particularly likely to be misinterpreted as a cause instead of effect is its function as a symbol of value, plus the reference of that symbol to future potential. When the symbol comes to be seen as equivalent to that which it represents, we have the apparent association of money with greed, materialism, separatism, and their ‘evil’ effects, leading to money often being considered their cause. In fact, the origin of these glamours and the resulting ‘evils’ is
insufficient purification of the vehicles of manifestation and mis-identification of the
indwelling consciousness with those vehicles, i.e., mis-identification with the substance
of the lower 18 subplanes. With the gradual and eventual purification of the vehicles,
and dis-identification of the indwelling consciousness from the vehicles and lower 18
subplanes, the life expression is brought more in line with ‘higher’ (more subjective)
vibrational levels of soul and eventually Spiritual Triad. This includes uses of the energy
that we call money, along with the myriad of other energies and forms through which
Spirit expresses.

**Money as Social Convention**

Money by social convention is an object (or in the modern world, information) that is
used as a medium of exchange, something that is widely accepted as a value token, but
which *itself has little to no intrinsic value*. These value tokens may be objects like coins
or paper money, or they may be bytes of electronic information; either way, they are
forms that can be *used as an intermediary in an exchange type of interaction* in the
manifest world. The value of the token, itself of little to no intrinsic value, resides in the
ability of the recipient to exchange it for a wide variety of items or services that *are* of
intrinsic value. It thus opens a far wider range of possibilities than a basic barter
system, in which one item of intrinsic value is exchanged for another item of intrinsic
value. It also offers *flexibility in terms of time* – one need not exchange it immediately,
but can reserve it for use in a future exchange interaction. Money thus also offers a
considerably greater sense of potential than a basic barter system would; that potential
will be interpreted and used by the indwelling consciousness according to its place on
the Path of return. It is also of note that the value that money holds as an intermediary
is conferred upon it by social convention. There must be common agreement as to the
specific form of the medium of exchange and its value; that is, particular forms function
as money *only to the extent that they are widely accepted as such.*

**Brief History by Kingdom**

A brief look at the history of money reveals the evolution of the form of exchange as well
as its increasing transparency as both energy and social convention. The occult
significance of these forms can perhaps best be noted through review of the evolving
correspondence of money with the lower kingdoms.

Historically and prehistorically (from the perspective of the fifth root race), before there
was money, i.e., before there was an intermediary in trades, there was barter or direct
trade, in which one item of intrinsic value was traded for another item of intrinsic value.
The value of the items traded would be determined by the participants in the trade.

One might also note the possibility of an “IOU” being an intermediate stage between a
barter system and a money system. This might arise when direct barter was intended,
but the availability of one item to be traded did not correspond *in time* to the availability
of the item for which it was to be exchanged (for example, different crops with different
harvest times). A documented promise to deliver the later item when available could
function as a nascent form of money by allowing flexibility in time, but would only do so
to the extent that its value was accepted by all parties involved in the trade.
Substance of Mineral Kingdom as Money: Initially found objects were used as intermediaries in exchange or trade interactions, and thus were an initial form of money for the fifth root race. Sea shells, such as cowry shells, were an early type of found objects used as money in a variety of cultures. The shells were not themselves of much intrinsic value (other than as decorative items); rather, the shells were physical tokens that symbolized value and that were used as an intermediary in exchange interactions. Thus the shells were money by social convention. The substance of the shells is largely composed of the substance of the mineral kingdom.

Metal money or coinage was eventually produced as an item specifically created to be used as an intermediary in exchange-type interactions. Mineral substances used to form coins included bronze and copper, as well as silver and gold.

As is still the case today when physical money is used, because currency varied from region to region, travelers had need of exchanging the coinage of their native region for the coinage of the region in which they were traveling. In return for this service, ‘money-changers’ charged interest. It is beyond the scope of this paper to discuss the merits and/or demerits of interest, but it is likely that some (perhaps many) of the money-changers, glamoured by a sense of personal power, and under the influence of the glamours of greed and materialism as well as the illusion of separatism, may have substantially over-charged for their services. The charging of interest is essentially the selling of money for a profit, which in effect is one way of artificially expanding the energy that is circulating as money.

The hoarding of energy in any form, including that of money, creates congestion or blockage of energy, so it appears likely that the money changers were contributing to etheric, astral and/or lower mental plane congestion by their practices – that is, propagating maya, glamour, and illusion. To again reference the original quote of the love of money being a root of evil, one can see this in effect in such practices – an attachment to the symbol that is money results in blockage of energy and the adverse effects that this causes for the group, as well as for the individual engaged in such practices – effects that we would call ‘evil.’ One might speculate that in addition to objecting to trade taking place in the temple in general (which may have symbolized the third aspect dominating the second aspect), Jesus may have also been responding to the specific maya, glamour, and illusion that the practices of the money-changers engendered, when he expelled them from the temple.

The use of the substance of the mineral kingdom as money may represent the expression of a characteristic of that kingdom that is involved in monetary exchanges: a nascent ability to discriminate, which Master DK describes as characteristic of the mineral kingdom. We see this characteristic expressed to a much greater degree in exchanges involving money as an intermediary than in basic barter exchanges that involved items of inherent value. Because money is a symbol of value rather than an item of value itself, and because it represents future potential, there is considerably more opportunity for discrimination in its use compared to a simple barter exchange.
With the use of an intermediary symbol in trade (money), the recipient of the intermediary has greatly expanded potential options, options that can be carried into the future, leading to a need to make decisions concerning its use. This confers a greater opportunity to develop the faculty of discrimination in deciding how to best use that potential.

The mineral kingdom also corresponds particularly to ray seven (as well as to ray one), and to the physical plane. We can perhaps see the ray seven quality reflected in the apparent magic that the use of money as an intermediary allows: the possessor of it was able to bring about changes in form by making use of the potential conveyed by money as an intermediary, an ability that was not available to nearly the same extent with a basic barter system.

One could perhaps additionally speculate that the stage of money corresponding to the mineral kingdom would also correspond to (mis)identification with the etheric-physical vehicle and the time preceding the first initiation. The challenge at this stage of the Path can be symbolically expressed as the slaying of the first three of the nine heads of the hydra. The first three heads of the hydra to be slain symbolize physical plane attachments such as physical comfort, sex, and money (as an object of attachment itself). This would correspond, as in the original quote, to the love of money being the attachment and source of evil. At this stage, the use of (mis)appropriated energy (including money) is in line with attachment of the indwelling (and still imprisoned) consciousness to the etheric-physical plane, and thus mis-identification with this plane. The result of this mis-identification is mis-appropriation of energies/forms in line with the physical plane attachment/mis-identification. The slaying of the first three heads of the hydra symbolically represents the freeing of the indwelling consciousness from etheric-physical level attachments and mis-identifications.

Substance of vegetable kingdom as money: With the advent of paper money, the form in which money is manifested transitioned to largely being made of the substance of the vegetable kingdom, instead of primarily the substance of the mineral kingdom. Paper money would therefore partake of the occult characteristics of the vegetable kingdom by correspondence.

The quality of sentiency is a characteristic that is developed to a much greater extent in the vegetable kingdom than in the mineral kingdom, i.e., the capacity to respond, related to the astral vehicle. Indeed, the response and attachment of the astral vehicle to what money represents has continued to augment under the symbolism of paper money, corresponding to the still largely astral/Atlantean consciousness of the majority of humanity.

It is particularly its relation to the quality of sentiency and the astral vehicle that associates the symbol of value that is called money so specifically with glamour and related ‘evils.’ As we know, glamour is a characteristic of the unpurified astral vehicle, and it is glamours such as greed, materialism, and separatism that lead to the still all-
too-frequent failure of right relations where money is concerned, and the consequent appearance of what we would term 'evil.'

The vegetable kingdom corresponds particularly to ray six (as well as to rays two and four), and to the astral plane. The dominance of ray six in the recent two millennia (a dominance that is receding, but still strongly affects much of humanity), along with the materialistic focus of the lower/glamoured version of ray five energies that are still quite evident in this fifth root race, results in the particular forms of glamour currently still so strongly in evidence, such as materialism and separatism. Appropriated (including mis-appropriated) energies such as money express the current state of the consciousness of humanity. Money is particularly associated with expression because of its fluidity in time, the symbolic nature of its function, and its use as an intermediary.

Maya, glamour, and illusion tend to self-perpetuate until acted upon by a vibrationally higher energy. Money as an intermediary (as mis-appropriated energy) is used as a means of this self-perpetuation by the consciousness identified with the lower 18 subplanes. A sufficient degree of soul infusion (vibrational resonance with soul energies) is needed to free the indwelling consciousness from these lower mis-identifications in order for mis-appropriation, i.e., use for lower 18 subplane purposes, to give way to what one might call right appropriation, i.e., use that is in line with Plan and Purpose, in ways both large and small.

Specifically in regard to glamour, activity of the astral vehicle is reinforced by whatever can be used as a means of its fulfillment, actual and potential. A primary activity of indwelling consciousness mis-identified with the astral vehicle is desire; and money as an intermediary, of course, can be used as a means of satisfying desire. Again, particularly because it is a symbol and represents possibility and potential for future satisfaction of desire, money can be used as a potent self-reinforcer for indwelling consciousness mis-identified with the astral vehicle. Its potential for satisfying desire is limited only by its amount when viewed from an 18-subplane perspective, and hence money itself becomes an object of desire, now from the astral perspective (as it was from the perspective of physical plane mis-identification). This is part of the reason why money is so often mistakenly identified as a cause from an 18-subplane perspective – because money itself has become an object of desire. Satisfaction of desire is then directed toward the acquisition of money per se, as a symbol of satisfaction of the desire body in general. The resultant failures of right relations lead to the familiar materialistic or ‘evil’ sequelae that are mistakenly attributed to money, but in fact result from mis-identified indwelling consciousness that is under the influence of glamour and illusion.

Of note, although lavish personal display may characterize a person (mis)identified with the astral plane, it is usually more fundamentally the personality’s self-image that is the basic object of attachment, rather than the things themselves. One may see oneself as superior to others, etc. (which of course is glamour), and use money to perpetuate that self-image. It is important to note that it is the attachment to and mis-identification with
physical, astral, and/or lower mental levels that is the problem, not the presence or absence of money in the life expression of the individualized consciousness.

That is, the having or not having of money is not what is at issue. Rather, it a question of the vibrational level with which the indwelling consciousness resonates, i.e., where the individual is on the Path of return. The question is whether the indwelling consciousness is still identified with kama-manas, or increasingly cultivating soul infusion leading to fusion.

A person may have money but not be attached to or identified with having it, and put it to good spiritual use (whether in ‘larger’ ways such as teaching others about the Ageless Wisdom, or ‘smaller’ ways such as sustaining and nurturing the vehicles of expression so that service may be more effective); that person is using money to assist on the Path of return rather than hinder progress on the Path. On the other hand, a person who does not have much money may be as glamoured and attached to their self-image of ‘lack’ and ‘suffering’ (as a martyr type of glamour may exhibit), feeling as superior to others due to their material ‘lack,’ etc., as someone else who feels superior to others because of having money. The person who does not have much money or gives away items in order to foster a self-image of ‘spirituality’ and/or superiority to others by having “less” may be well intentioned, but is just as glamoured as the person who feels superior to others due to having “more.” That is, again, it is the state of consciousness on the Path of return that is the issue, not the having or not having of a particular form (including the form of energy that we call money). For the glamoured consciousness, whatever the specifics of the glamour, the role that money plays in this situation is that of a self-reflector, mechanism, or medium, not a cause.

Along the same lines, there may be a well-intentioned but glamoured belief that the use of money in service and to further Plan and Purpose would refer only to expenditures and/or donations toward lofty goals that would assist with the spiritual evolution of humanity/externalization of Hierarchy in an obvious way and/or on a large scale. However, in addition to uses of money along these lines, and encountered far more frequently in a life expression, routine expenses that are part of the current fifth root race culture are also a part of our service and in line with Plan and Purpose, as long as they are not being used in ways that perpetuate maya, glamour, and/or illusion. Since we are currently serving via manifest form (and since most of us have not yet evolved to the point that we can immediately coalesce or dissolve a vehicle of manifestation at will), it is appropriate and in line with Plan and Purpose that we provide for the needs of the form via which we serve. This includes such ordinary uses of money as buying quality groceries to nourish the physical body, paying taxes in line with the law of the land in which we serve, or taking an art or dance class or a vacation to broaden our horizons and evoke the joy that is characteristic of the soul.

Being “in but not of” this world means manifesting in the lower 18 subplanes for the purposes of service, but not being identified with the substance of the lower 18 subplanes. It does not mean that “spending money is bad” or that we should minimize our involvement in the physical world and have no joy in our existence, as a glamoured
view might interpret. On the contrary, involvement in the physical world is why we are manifesting in physical form, to serve via this medium. As we progress on the Path with soul infusion leading to fusion, it is appropriate that we express the joy that is a characteristic of the soul (as distinct from personality “happiness,” and prior to evolving to the bliss of higher vibrational resonance).

The issue, again, is the vibrational levels that we are expressing (not the form chosen through which to express), i.e., whether we are furthering glamour and illusion by our uses of money, or whether our uses of money contribute, in however small a way, to extracting ourselves from such mis-identifications, allowing for increased service. These same questions apply to the wide range of choices that we make on a daily basis, whether related to money or not. Often it is the small decisions that we make regularly on a day-to-day basis that both express and create our progress on the Path and the service that we render; the small choices inform the larger ones, in the same way that multiple smaller expansions into light are cumulative toward the more major expansions into light that we call initiations.

As seed group members, we must be pioneers both in dissipating and dispelling our own glamour and illusion respectively, and also in working to help dissipate and dispel the glamour and illusion of the larger groups of which we are a part, including humanity as a whole.

One could perhaps also speculate that the historical stage of money corresponding to the vegetable kingdom would correspond to (mis)identification with the astral/emotional vehicle and the time between the first and second initiations. Indeed, the paper form of money is still prevalent, and much of humanity is still Atlantean in consciousness (prior to the second initiation). The challenge at this stage can be symbolically expressed as slaying the second three of the nine heads of the hydra.\(^{14}\) The second three heads of the hydra to be slain symbolize astral plane attachments or glamours, such as ambition, hatred, and fear. Money is increasingly utilized as a symbol of attachments at this stage. Much glamour forms around the concept of money, and acts to amplify related glamours (for example, ambition to have more; or fear of having less – or in some cases, fear of having more).

At this stage, the use of appropriated energy is in line with attachment of the indwelling (and still imprisoned) consciousness to the substance of the astral plane, vibrationally ‘higher’ than physical plane attachment, but still mis-identification. The result of this mis-identification is mis-appropriation of energies/forms in line with the astral plane attachment/mis-identification. The slaying of the second three of the nine heads of the hydra symbolically represents the freeing of the indwelling consciousness from astral/emotional attachments and mis-identifications.

**Correspondence of animal kingdom to money:** As a very recent historical development, in the modern electronic world, one can earn, spend, invest, and/or save money without ever touching metal (mineral) or paper (vegetable) money. The “money” in these transactions is information that is encoded electronically.
Happily, animal bodies are not generally used to form money in the modern world. Nonetheless, given correspondences stated by Master DK, it should be noted that a characteristic of the animal kingdom, nascent *purpose* and an increasing albeit still fledgling ability to express the Will, may be represented by electronic money.

The animal kingdom is associated with ray five based on correspondence of the three lower kingdoms with the three lower systemic planes respectively (as well as with rays three and six). Ray five is a governing ray of our fifth root race that is closely associated with the plane of mind. It is particularly the task of our current (fifth) root race to develop the antahkarana, *particularly and initially the early portions within the substance of the mental plane*, first from mental unit (highest subplane of concrete mind) to soul in the abstract subplanes (second or third subplane, depending on our place on the Path), then from soul to manasic permanent atom in the highest subplane of the abstract mind (i.e., developing vibrational resonance between these levels). From there, resonance can increasingly develop with the plane of Buddhi, and eventually the plane of Atma. As this higher resonance develops, the mind will become able to more directly reflect and implement the Will (reflected in the Purpose, and formulated into the Plan); however, the most immediately task for humanity in this regard is to bridge the (apparent) great divide between lower and higher mental plane, allowing for early stages in greater reflection and implementation of the Will.

The development of the antahkarana within the mental plane allows for increased expression of the Will particularly because the mental plane reflects the Will aspect. Thus, the development of electronic money, given its association with the animal kingdom and nascent purpose, may represent that toward which humanity must increasingly work: consciously carrying out the Plan, which reflects the Purpose and thus *expresses the Will*. Increasing service by humanity of Plan and Purpose will bring more members of humanity into the periphery of Hierarchy (and those in the periphery will increasingly become more central within Hierarchy), eventually allowing for the Externalization of that which has hitherto been subjective.

One could perhaps also speculate that the stage of money corresponding to the animal kingdom would also correspond to (mis)identification with the concrete mind and the time period between the second and third initiations. The challenge at this stage can be symbolically expressed as slaying the final three of the nine heads of the hydra. The final three heads of the hydra to be slain symbolize concrete/lower mental plane attachments or *illusions*, such as pride, cruelty, and separateness.

At this stage, the use of appropriated energy is in line with attachment of the indwelling (and still imprisoned) consciousness to the lower mind (concrete mental plane). This represents evolution compared to astral attachment/identification, but is still mis-identification (i.e., within the lower 18 subplanes). The result of this mis-identification is mis-appropriation of energies/forms in line with the lower mental plane attachment/mis-identification. The slaying of the final three heads of the hydra symbolically represents the freeing of the indwelling consciousness from lower mental level attachments and
mis-identifications. This final freeing from 18 subplane attachments and mis-identifications will constitute the third initiation, at which time identification will be at soul levels and appropriation will be in line with Plan and Purpose, both in ways ‘large’ and ‘small.’

Regarding the Desire Nature
For the aspirant struggling with glamour, there may be a tendency initially to view the desire nature and/or astral vehicle as “bad.” While identification with this level is to be transcended (as are all lower identifications), it does have its place on the Path of return. As occultists on the Path of return our perspective will increasingly be that of a unity that transcends the pairs of opposites (such as “good” versus “bad”). However, the existence of the vehicles in the lower 18 subplanes and the initial mis-identifications of the indwelling consciousness with them are an intended part of the Path of return and in line with Plan and Purpose, as are our subsequent efforts and eventual successes in working our way out of these lower mis-identifications. Glamour is to be transcended, but initially identification with the astral vehicle (and an active desire nature) following the first initiation represents progress when compared to identification with the physical vehicle. Like all that we experience on the Path of return, what is progress at one point on the Path becomes limitation as we progress further on the Path, limitation that in time and with further effort, itself is to be transcended.

Also of note, transcendence or control of the desire nature by the mind does not mean suppression of emotion. Many who are still in fact heavily glamoured, in trying to maintain a self-image of being ‘spiritual’ may suppress many aspects of the desire nature in order to fulfill a primary desire to view themselves as spiritually evolved. These cases still involve a very active astral body and simply more layers of glamour that will need to be dissipated.

As we progress on the Path, the desire nature (a directedness to the externalized world) is transmuted (turned into) into aspiration, redirecting the focus to the subjective realms; this is a process of transmutation, not suppression. Further along the Path of return, then, the astral vehicle will then be able to increasingly assume its function as a reflector and transmitter of Buddhi.

Conclusion
Money is simply energy that has been appropriated for a purpose, and as with all appropriated (or mis-appropriated) energies, is in the realm of effects, not the realm of causes. Money is a symbol of value that references both future and potential. As such, it is a potent tool for an indwelling consciousness mis-identified with the lower 18 subplanes to perpetuate its mis-identifications, glamour and illusion. It is mis-identification of the indwelling consciousness with the substance of the lower 18 subplanes that is the cause of the mis-use of the energy that we call money and the resultant ‘evil’ effects. Money is simply a medium by which the indwelling consciousness expresses according to its place on the Path, and is not itself a cause.
With progress on the Path of return, the vehicles of manifestation are progressively purified and come progressively under the control of the soul. The purified vehicles will increasingly express the higher energies of soul, then gradually and increasingly Buddhi and Ätma as further stages of the antahkarana are developed. This progress is facilitated by service, study, and meditative practice that cultivates soul infusion leading to fusion, as per Master DK’s teachings. The energy that we call money will thereby increasingly be used by soul and higher energies in the same way that the purified vehicles of manifestation will be used – in line with the Divine pattern, both in ways seemingly small and seemingly large, in service of Plan and Purpose.

End Notes
2 For example, Alice A. Bailey, Externalization of the Hierarchy, 1957 (Reprint, New York: Lucis Trust, 1985), p. 646.
3 Ibid., pp. 59-60.
4 Energy exchange in a more general sense is constant and unavoidable, and is not the intended reference here.
5 Cowry shells were used in a number of cultures, including into the early 20th century in parts of Africa. See, for example, http://en.wikipedia.org/wiki/Shell_money (as accessed 01/25/2014).
6 Cowry shells are composed primarily calcium, along with other minerals in lesser amounts, plus some organic molecules, e.g., http://www.pjbs.org/pjnonline/fin709.pdf (as accessed 01/25/2014).
7 In China, early coinage was made of bronze and copper, including coinage made as a replica of the cowry shell, a previous form of money. In the ancient Near and Middle East, including Rome, coinage was developed from silver and gold, as well as bronze, with images of gods and emperors typically stamped on the coinage. See, for example, http://www.pbs.org/wgbh/nova/ancient/history-money.html (as accessed 01/25/2014).
8 Usury is the term used for charging interest when rates are unreasonably high and/or illegal.
9 Trade in this biblical tale may represent the third aspect, and the temple may represent the second aspect. By carrying out trade/financial activities in the temple (as a separate issue from whatever rates they may have charged), the money changers were demonstrating dominance of the third aspect over the second, the objective over the subjective, the control and imprisonment of the indwelling consciousness by the substance of the lower 18 subplanes. With progress on the Path, eventually with the third initiation, the second aspect comes to dominate the third (and we work toward that state long before reaching the third initiation). By maintaining the opposite state of the objective, material world dominating the subjective frequencies, the money-changers were opposing progress on the Path of return by humanity as a whole, opposing the eventual externalization of the Hierarchy/subjective aspect, and their activities would thereby constitute a form of evil.’
10 Alice A. Bailey, From Bethlehem to Calvary (New York: Lucis Trust, 1965), p. 94.
12 Alice A. Bailey, From Bethlehem to Calvary (New York: Lucis Trust, 1965), p. 94.
13 The tendency of motion to perpetuate as is until acted upon by a different type of force (or vibration of different quality) is characteristic of the rotary motion that is an expression of the third aspect.
15 Alice A. Bailey, From Bethlehem to Calvary (New York: Lucis Trust, 1965), p. 94.

Bibliography