

SPECIAL SECTION
MONEY MAGIC

by Lisa McSherry



THE
Alchemy
OF
Abundance

Our most valuable asset isn't our jewelry, our bank account, or even the property we own — it's our mind. The way we think about our wealth and the decisions we make about how to manage it will always be more important than the actual amount.

That seems like a pretty bold statement, and perhaps it is. But it is a statement made by a woman whose childhood was defined by food stamps, used clothing, and public schools. Any extra came from gifts from extended family. I had an allowance, earned by doing housework, which was sufficient to get me into the movies if I saved it up for a couple of weeks, but not enough for snacks. I started working when I was in high school, worked my way through college, and have been steadily employed since then. I now own a home, have no debt (aside from my mortgage), have enough to travel, and can do almost anything I want.

That phrase, "anything I want" is the key. For me, that means I don't "want" to own a Lamborghini or a second home. When my partner and I went to London last year we saved for months in advance and did a lot of research to find the best deals. It also means that when we had a last-minute opportunity to go up to Stratford-Upon-Avon to see Ian McKellan as King Lear with the Royal Shakespeare Company we went (even though it cost almost as much as our lodging for the entire trip). Why? Because it was, literally, a once-in-a-lifetime opportunity.

Defining "anything I want" is a crucial component in managing our wealth, and working magick around it. As magick workers, we know the power of the Universe (whether we perceive it as a specific deity or a source of energy to tap) to give us what we ask for — and that sometimes we get only what we need, not what we want. I have a friend who went through a period of severely-constrained finances. At least once a week she would find herself short of the money needed to survive, and each time she would say to herself, "I need \$X to make it through the day." Each time, she got exactly what she asked for: \$X, no more and never any less.

We also find it difficult to be patient, we may ask for a Porsche, but when we don't get it within a month, we give up. We forget that the Universe perceives time differently from us. The fact that we can afford a Porsche ten years later reminds us of that long ago 'failed' spell instead of being regarded as the fulfillment of that long-ago spell. Many of us do money magick because we're either in, or headed towards, a financial crisis. The good news is that if we can harness our anxiety and focus our will we can manifest our requirements; the bad news is that if it fails to manifest we're usually in serious trouble.

For me, money management is an exercise in balancing my needs, desires, and wants. Having so little money while I was growing up gave me some excellent tools. The most important habits I acquired back then is that I look

at every expense as a challenge — to minimize my cost while maximizing the quality. For example, I *need* food, but I *want* lobster. Faced with this situation, I could go to a restaurant and pay \$75 for a lobster dinner, or I to the seafood market and buy it fresh, for something like \$25. If I am shorter on cash, I could substitute a different shellfish — scallops or shrimp — or even a vegetarian alternative — that might end up being just as tasty and far cheaper.

Another one of my tools is the rock-solid certainty that if I need it, it will come to me. Part of this certainty has come with age and experience: adolescence isn't a great time for self-reflection and I was very good at ignoring good fortune to focus on my woes. What has helped me most was re-reading my journals: I saw that I would repeatedly write about how I didn't know how I was going to pay the rent that month, or where I would get the money for books, or how I was living on beans and rice because I'd spent too much on spring break. Looking back now I can clearly see that something always happens to ease the burden — my mother would sell a picture, I'd be asked to work a few extra hours to cover for someone else, or friends took me to dinner. Even though I wasn't trying to manifest money in my life — and was actually working against it by emitting anxiety — the Universe nonetheless provided as it could.

Aligning Inner and Outer Worlds

In my belief system, personal responsibility and ongoing exploration and improvement of the Self are the most important components; this leads to specific manifestations of my will within the physical world. Aligning my inner desires with outer expression is the most direct way to achieving

my goals; achieving wealth is therefore a matter of combining practical decisions and habits with manifestation magick. There are several practical decisions and habits that will make the entire process much easier.

- **Avoid debt.** I learned this one the hard way. When I was just out of college, I moved to New York City and got a job as a secretary. A salary of \$20,000 seemed like a huge amount of money to me — and in many other cities, it probably would have been. But it was barely enough. I made matters worse by getting several credit cards which I mostly used to buy meals and to go partying with my friends. Unfortunately, they were all trust-fund babies and didn't think twice about buying a round of drinks for a dozen people. In my effort to keep up, I racked up \$21,000 in debt in a single year. Yes, in one year I created more debt than I could earn in a year — and none of that debt was for acquiring tangible goods.

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Practical Money Magick

When I realized how much trouble I'd gotten into, I changed my social circle, paring it down to the people I could really call friends, the ones who didn't care if we hung out without spending a lot of money. I cut up my credit cards, except one, which I froze (literally; see sidebar for that spell.) I looked at my balances and at which cards had the highest interest rates. I gave myself a tiny petty cash budget (\$5 a day, including subway fare) and calculated how to pay off my debt, starting with the most expensive cards. I then wrote to all of the card companies, promising to pay off what I owed, providing an estimate of how long that would take, and promising a specific amount each month. As I paid off each card, I applied the payment amount to the next highest card and re-calculated how long it would take to get out of debt.

It was incredibly hard. If I forgot to bring my lunch, I not only had to find something that cost less than \$5, but I had to walk home (thank goodness for bagels and fresh fruit). During the first months I felt like it was impossible for me to succeed — my spreadsheet showed only minimal progress. Eventually, I also found a new job that paid about 30% more. The hours were longer and it was more challenging but it meant more money to pay down my debts. (I even kept to my \$5 a day budget). It took me three years, but I finally succeeded in paying off my debt.

• **Freezing Debt Spell.** Having real problems with controlling your credit card purchases? Try this simple spell for “freezing your debt.” In this spell, you are treating debt as if you are binding negativity. Place your credit card in a clear glass of water, and fill it with water sufficient to cover the card. Hold the glass in your hands and visualize your debt as frozen solid. Say something along the lines of “stay there and freeze, so mote it be.” Put the glass of water (and the card) into your freezer and leave it alone. When your financial debt-reduction goals are met, you can thaw the card, but I kept mine in the freezer for several years, just to reduce the likelihood of impulse spending.

• **Aim High — But Be Patient.** Someone once told me that all we need to live are food, water, shelter, and sex. (Conversation should be on the list, don't you think?) But hopefully we all want to do more than simply exist. Here's where being careful about what you attract (and keep) in your life comes in. Does everything you own best fulfill its purpose? If you have a desk, is it the best one for how you work? Do your clothes fit and make you feel at your best? Does the art on your walls fill you with joy? It is important to not buy things that are just “good enough” (which will encourage you to “upgrade” later, thus spending more money) if you can get what you really want by asking for it and being patient enough to wait for it to come to you. Cheap goods, in the long run, can end up very expensive.

When I decided to buy a home, it wasn't the best time for me, but I knew what I wanted, and decided to just start looking. By doing so, I was saying, “Hey Universe! I'm looking into this — if it's a good idea, send me a sign, will you?”

Wouldn't you know: a great house came on the market the same day my pre-approved financing came through. It was just right, but the owners wanted \$20,000 more than I could comfortably afford. But I wasn't seduced; when I put in an offer, it was for the amount I could comfortably afford, not the asking price. To my shock, the sellers accepted my offer and I now have the house I really wanted.

Manifesting Wealth

Many New Age “abundance” advice assumes a “white light” perspective where the universe is an eternally happy place, and “whatever you want” can be had just by thinking about it. I don't buy that narrow perspective; true abundance comes in many forms, not just financial wealth, but emotional, mental, and spiritual plenty. When we think abundantly we open our perspective to its widest extent and look for the possibilities in everything. In an abundant universe, there are no limits to what we can do — but there are difficult times, which are more easily seen as the opportunities to grow that they really are.

Manifesting wealth is a process of combining your

intelligence with your will. Yes, there is the important step of carefully visualizing what you want, but if it all stays behind-the-scenes, in your head, that's where the abundance is likely to stay as well. Manifestation in the physical realm begins to occur when we take the steps we conceived of in the virtual and turn them into action.

Working magick to align your desire with your will is an effective way to manifest the wealth of your dreams. The abundance ritual (see sidebar) is one way to do so, another is to look within to root out any deep-seated negatives that

keep you from seeing the universe as an abundant place.

Actively explore your feelings about, and history with, money, finances and abundance. You can do this utilizing lucid dreaming, or by creating guided visualizations that reveal unconscious attitudes. The technique that helped me most has been writing a money autobiography. I spent three months writing about all of my dealings with money, from childhood until the present. From childhood gifts (given and received) to being the “poor girl” in young adulthood, right up to my current spending habits, I documented everything I could remember about how I interact with money.

This exercise taught me that money was a key element in my habitual self-depreciation — and, further, that this attitude literally kept me poor. Spending the time to journal it all and then reading over the narrative was a painful shock, but it forced me to start making changes in those negative attitudes. One of the most important things I did was evaluate my real worth to my employer and ask for a huge raise — which I got! I taught myself to eliminate negative self-talk like, “I'll never make more than X dollars a year” or “I'll never have enough money to go to

Manifesting wealth is a process of combining your intelligence with your will. If your money magic is only “virtual” that's where the abundance will stay as well.

Europe.” Instead of visualizing what I couldn’t have, I began to spend time visualizing what I would do with all of the abundance that was going to manifest. My journals detailed my “perfect” house and “dream” trips to far-away places. Many of those items I’ve already crossed off, because it turns out that the universe can provide you with what you ask even when it looks impossible. (It doesn’t always offer up cash!)

Sending It Out

“Energy flows where your intention goes” is a basic premise of my view of magick. So, in order to manifest wealth in my life I use this premise every time I spend money. Every check I write is accompanied with an energy “tag” along the lines of “what I send out will return to me, threes times three, so mote it be.” For awhile I marked a sigil on the cash in my wallet that represented those words. When I handed over cash I thought to myself “what goes out, comes back” which triggered the full phrasing. I deliberately over-tip or lend money that I never expect to be repaid (I don’t give money lightly, but there a plenty of people in our community who’ve received money even though they’ve never seen me). Acting generously is partially about repaying the support that I’ve received during any number of lean times, but it is also a way to mirror the intentions I have around money — by being generous I also am open to accepting generosity into my life.

By making well-thought-out decisions about what we need, want and desire, we focus our attention on what we can accomplish. When we have an attitude that is open to abundance, and connects giving to receiving, we will be ready to accept the abundance that is already available. Think abundant, give abundantly, and receive the abundance that comes to you. ▲

— LISA MCSHERRY *is the author of* Magickal Connections *and* The Virtual Pagan. *The owner of Facing North* (www.facingnorth.com) *she can be reached at* lisa@cybercover.org.

A Ritual for Abundance

This ritual is best done at the Full Moon, especially if the moon is in Taurus or Virgo; Libra and Scorpio are second choices, but can have odd resonances. Do not do this ritual when the moon is in Capricorn.

1. Prepare your ritual space as usual. Green, silver, and white are particularly good colors, while frankincense and sandalwood are the best incense/oils. Silver and gold are the best metals.

2. Gather the following ingredients:

- a green candle
- cinnamon powder in a bit of vegetable oil (or olive oil)
- raw, room-temperature eggs (as many as appropriate)
- food coloring or wax crayons
- a towel for wiping your hands

3. Cast sacred space as you prefer; call the Quarters/Guardians/ Watchtowers, and invoke the deity(ies) of your choice — Demeter is especially appropriate, as is the Green Man.

4. Say aloud:

*All things wax and wane, and on this evening,
the powers of life, of magick, and of creation are at their highest.
I(we) am(are) here, in the quiet tide of the Moon
To prepare for Her fullness, Her incoming tide
Light your green candle.*

5. Hold your eggs and etch symbols of abundance onto them. These might be runes of wealth, of fertility, or of opening; personal symbols of love and manifestations of prosperity. Whatever makes sense to you, to your needs, right now, is good for this ritual. (If you want to go wild with the egg decorating, pick up tips on egg decoration from an expert in Ukrainian pysanky at www.learnpysanky.com/getting_started.html.)

Concentrate on the symbols’ meaning as you mark the egg(s). Let energy flow from you, into the egg. When you are through with each egg, it carefully to the side and say: “*As I will, So Mote it Be!*”

Envision a large, green, ball of light surrounding you and your work area. Hold an egg between the palms of your hands and direct energy into it. (If you have more than one, hold your palms above the bowl and direct energy into it.)

Now (here’s the messy part) take the cinnamon oil and gently stroke the egg(s) over the runes/symbols you have drawn. Take your time, and while doing it know that abundance is yours *right now*. Know that there will always be enough abundance for you to do what you wish, when you wish. You are *an abundant soul*. When finished, put the back in its holder and set the oil to the side. (Wipe your hands clean.) Say: “*As I will, Blessed Be!*”

Keep envisioning the large, green, ball of light surrounding you and your work area.

Chant aloud directing energy into the charged eggs. Feel the energy building, rising with the energy you are manifesting, directing, into the egg(s). When you feel it peak, release your will, and know your abundance is ensured. It is done.

6. Thank the deity(ies) for their presence and bid Them farewell; thank the Quarters/Guardians/Watchtowers; open the sacred space

7. Eat the eggs, with intent, some time over the next two days. (I prefer making French toast; the cinnamon oil usually penetrates the eggshell and adds extra flavor.) Burn your green candle while making and eating them and remember — you are an abundant soul. LISA MCSHERRY. ▲



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