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**Great  
Changes**

*Cultivate Life!*

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# Great Changes

## by Christophor Coppes

"What you think matters; in fact, it forms matter." ~*Varja Ghanta Gadan* (1991)

Several NDErs [near death experiencers] are convinced that our world is going through a much-needed major change. For instance, in his book about his negative NDE, Howard Storm writes that this major change is a spiritual revolution that will affect every person in the world.

Another NDEr told me she had seen that the sun suddenly revolved more quickly. This didn't mean that it would literally be revolving more quickly, but she understood that we are going to make a major turn, and see an important transformation. According to her, this is unavoidable. We all have to go through it.

And finally, I should mention an interesting message from an NDEr who I interviewed in March 2008, and who correctly foretold the aggravation in September 2008 of the worst financial and economic crisis since the Great Depression of the 1930s, which is nowadays referred to as The Great Recession. These three NDErs are not alone. Many more express their feeling that things need to change because the way we treat each other and nature is unsustainable. Some are pessimistic about the developments, but this might be because at first we will go through a great deal of pain. Others are definitely optimistic, and express their firm belief that mankind will eventually change, and it will be for the better. Much better times seem to be in store for us.

Apparently, these are crucial times. We seem to have arrived at a crossroad. One NDEr said, "At the moment, humanity is going through the struggles of its adolescence. Who am I now? Who do I want to be? Will we choose for our soul or for our ego?" He added, however, that he thought it would be exciting to see what role negative darkness plays.

Choosing which way to go is difficult, because we don't have an overview of what is happening. What is going on? What are we about to discover? Where do we need to go from here?

The confusing landscape we are in is partly caused by the Great Recession, which has given many of us an acute feeling of pain. The other part of the confusion may be less acute, but nonetheless, poses a serious threat to mankind. It is the way we treat nature.

What can we learn from NDErs about our current situation and how can we smoothly bring about this much-needed change?

### **Birth pains**

At first, we have to recognize that we are more than just a material body that easily learns to enjoy material things. We must realize that, beside this material aspect, we are a spiritual being too, and that this spiritual part of us is eternal. It is part of something so much greater, which I called the unity universe. One consequence of being part of the unity universe is that we all are interconnected in a spiritual, as well as material, way. Everything we do and think has an effect on the visible and invisible world around us. It ripples beyond our own immediate surroundings, and affects other people throughout the world. Likewise, acts of other people also have an effect on us, even when we don't know them.

It is very understandable that we have forgotten about our spiritual part, because the four-dimensional material world is very obtrusive. Its very clear presence overshadows the more subtle spiritual world. However, this spiritual world is really there. We know about it through NDEs. And through them, we also know about our interconnectedness. What we have seen happening with the Great Recession is the effect of the tidal wave of negative ripples that we created together, and that backfired on us due to this interconnectedness. Therefore, it's about time that we concentrate less on our financial wealth, and pay more attention to our spiritual wealth.

In these times we are discovering that it is beneficial for us not to go against the nature of The Light, but, instead, become aligned with It. Remember that its nature is unconditional, limitless love. Because we are part of this Light, we could know about this unconditional love. It is already somewhere within us. We just have to learn to feel It and to express It. This means that, at least, we need to have a greater respect for all there is, that is, for other people, for animals, and in fact, for all nature. I say at least, because respect is the first stage of unconditional, limitless love. To put it differently, respect is a derivative of this pure form of love. An important aspect of respect is honesty and integrity. The lack of these two has created this economic and environmental mess we have run into.

The NDEr who correctly foretold the Great Recession compared this painful transition we are going through to birth pains. The pain may truly be considerable, but we cannot avoid it. Like a future mother in labor, we should also be thrilled that we are present to experience this great and beneficial change. In fact, we all are courageous, because all of us have voluntarily chosen to play our part on earth at this crucial and difficult time. She allowed me to write about her preview of the economic crisis under the condition that I would also write that we will eventually come through this painful transition, and that

we are destined to head for a more wonderful world, materially, as well as spiritually. Apparently, more of us will get aligned with The Light.

### **The Great Recession or the Great Implosion**

Currently, we are still struggling with the aftermath of the worst financial and economic crisis since the Great Depression of the 1930s. It is the most severe economic crisis in living memory, and we are still licking our wounds. Sometimes it is referred to as the Great Recession, but because it was the result of the virtual collapse of the financial system, with the bankruptcy and near-bankruptcy of major financial institutions, it may seem more appropriate to refer to it as the Great Implosion.

When the Great Recession was only in its first phase, I had one of my interviews with an NDEr. The crisis had started in August 2007, and lingered on until Bear Stearns, one of the major investment banks, was running into serious problems. I spoke with her in March 2008, right after Bear Stearns had been saved by JP Morgan/Chase in a deal brokered by the Federal Reserve. Everyone was sighing with relief and stock prices quickly recovered from their previous losses. Due to excess world demand prices of oil, other commodities, as well as food, were heading north. Oil still had to reach its all-time high of almost \$150 per barrel in the summer of that year.

While people out there were scrambling to buy stocks again, she told me that this episode with Bear Stearns was just the beginning. She said, "What is happening in America is just the forerunner of the real crisis. The real crisis is still to come, and it will really be severe. Many people will be affected, including my family. One of my children will be drawn into this... Everything that is detrimental to human beings is wrong, be it economical or environmental. Materially, a new world is being created. Also, people who misuse the earth will be confronted with results of their own wrongdoing."

She had been given this information in her NDE in 1986, but she didn't understand it because it came in this elevated form of communication. The knowledge became intangible after her experience. In addition, she is not knowledgeable about finance, and for that reason alone, she was not able to explain what she had seen. However, the turmoil that started in 2007, which led to the fearful tension preceding the Bear Sterns rescue, made her understand that this was the timeframe that she had seen in 1986. Her feelings during the NDE matched the fearful tension she sensed in the world of March 2008.

I didn't really give much thought to it. I made my notes and went on with my life until September of that year. The two gigantic mortgage banks, Fannie Mae and Freddie Mac, and the biggest insurance company in the world, AIG, ran into mounting problems. Until that moment, the failure of these three mammoth financial firms had not been thought possible. Finally, they had to be saved by

the U.S. Treasury. In fact, they were all nationalized: the two agencies entirely and the insurer effectively for about 80 percent. Then, in mid-September, 2008, Lehman Brothers, another investment bank, went belly-up and this triggered the gradual break down of the financial system as we had known it since World War II. It led to the full or partial nationalization of many more banks and insurance companies in Europe and the U.S. The breakdown of the financial system caused the most severe economic crisis the world had experienced since the Great Depression of the 1930s and made central banks around the world resort to what has become known as "unconventional policy measures."

She had been right all along. She and the other NDErs knew that we have to go through this situation. It is unavoidable. We need to learn from it, and we must change ourselves. We all have to turn around. What we have done up to now, and how we lived, is unsustainable.

Another NDEr told me that she too had seen that all of this was going to occur. In October 2007, she sold all her equity before the stock markets everywhere in the world plunged by more than 50 percent at the end of 2008. This is a unique case of "insider trading."

Let's take a look at what happened and then see what NDErs have to say about it.

The housing boom in the U.S. started with the policy of low-interest rates that the Federal Reserve thought necessary to accommodate the effects of a previous crisis: the bursting of the dot-com bubble in 2000. Therefore, the Fed is often blamed for indirectly causing the current crisis, but I will argue that we ourselves are to blame for it. In any case, the low interest rates led to an unprecedented boom in the housing market. More and more houses were sold, and prices were skyrocketing. Mortgages became a booming business; the market proved to be very profitable for banks, mortgage brokers, and many others.

After a while, the number of people who could afford houses at these elevated prices decreased. The business had to think of something to keep everyone going. Ingenious mortgage constructions were invented and sold to people who could otherwise not afford houses at these high prices. This was done, for instance, with teaser rates, where one could start with a ridiculously low interest rate, but after a few years, the interest rate would be adjusted upwards. They went sky-high to more than compensate for the low starting rates. In most cases, the homeowners didn't know about this increase, or didn't understand it. Needless to say, they were not able to pay the increase. However, the involved bank employees and brokers knew in advance that this would be the case, but they were primarily interested in a high, short-term mortgage production.

Sustaining the turnover of mortgages was also achieved by telling people when they were filling out their mortgage applications that they could lie about their income or home situation. These were the so-called liar loans. People were misled in many different ways to borrow way beyond their capacity.

All of this cheating and deceiving has become known as predatory loan practices: making profits at the cost of others. This kind of profit-making is fundamentally an antisocial behavior. Instead of a win-win situation, the mortgage business became an I-win-you-lose market creating so-called sub-prime mortgages. Short-term self-interest of all who were involved in expanding the sub-prime mortgage market caused all of this. These practices did not only occur in the housing business, but in other businesses as well.

There was an abundance of financial constructions, but at the same time a great lack of integrity. On one hand, there were the mortgage-sellers who knew they were selling loans that homeowners were never going to be able to repay. Their intentions were dishonest. Their actions had nothing to do with integrity or respect for others, let alone with love. On the other hand there were the people who took out mortgages on houses they couldn't afford. They often didn't know that they were digging their own financial grave.

This was not all. Securities firms mixed the mortgages and repackaged them. The new securities that came out of this process were sold in the capital markets. To make them appetizing, they were rated by specialized agencies. However, there are only a few of these rating agencies, and they were having increasing problems grasping the ingenious, but complex, loan constructions. Consequently, it became more and more difficult for them to come up with sound ratings.

Money provided an efficient smoothing factor, because the securities firms were paying for these appetizing ratings! This situation can be compared to the poacher paying the salary of the gamekeeper. Apparently, the rating agencies were not free to assign ratings, but they didn't really mind. They fell for the seductive power of money, paid for by the securities firms who needed high ratings to market their products. After all, a fancy name for the securities is a good start, but it doesn't do the trick all by itself.

It was established from e-mails released after a Congressional investigation that employees of rating agencies privately had their doubts about the soundness of their ratings. One said that they had created a monster. Two other quotes are, "let's hope that we are all wealthy and retired by the time this house of cards falters" and "... these errors make us look either incompetent at credit analysis or like we sold our souls to the devil for revenue." And a final quote to show that they would do anything to rate any financial construction, "It could be structured by cows and we would rate it."

They too had dishonest intentions, because they knew, but told no one in order not to jeopardize their own material position: the profit of the agency, their own bonuses, their jobs and wages, and their pension scheme. This is extreme self-interest at work. There was no respect for the well-being of others. There was no integrity. There was no supervision, no checks and balances.

In itself, the business of repackaging, or the securitizing of, for instance, mortgages is not bad at all; it can be very beneficial to society as a whole because it can enhance wealth. But the repackaging of crap and selling it as if it was gilt-edged is cheating; it is devious. This and other sorts of repackaged "crap debt" have become known as toxic debt.

Occasionally, even people who were behind the wheel acknowledged the dishonest practices of financial institutions. For example Henry Kaufman, who served in top management positions with the investment bank Salomon Brothers, indicated that financial institutions were in distress because they cultivated dishonesty. It is interesting to hear this from his mouth knowing that he had been one of the executive directors at Lehman Brothers, right at the time when the firm went bust. He had been responsible for the Finance and Risk Committee.

Apparently, banks themselves didn't have sufficient mechanisms in place to counter these dishonest lending practices that have euphemistically become known as 'irresponsible lending practices'. Even Greenspan, head of the Federal Reserve during the real estate boom, and firm believer in the capitalist market economy, had to admit this. He was "shocked," as he put it, that the self-interest of organizations did not lead to adequate surveillance of their own activities, or to sufficient self-regulation. Of course it didn't work. What else can you expect when banks are run by individuals who only know to act based on their own self-interest (their bonuses, for instance), and are not interested in their clients any more. Mr. Greenspan (and others) must discover that we are all interconnected in a profound way, and that all our actions and thoughts ripple through universe, and can be materialized somewhere.

And what did all of this cost us? The sub-prime mortgages, the trigger of the Great Recession, caused banks to write-down many hundreds of billions of dollars. In turn, this led to further losses on other financial products, and finally to a gradual crash of the stock markets. The Bank of England estimated that the worldwide total of write-downs on the market value of financial instruments, including the toxic assets, would amount to a whopping \$2.8 trillion at the end of October 2008. In 2010, the International Monetary Fund published its own estimation of around \$2.3 trillion. If you add the losses on all the stock markets in the world in 2008, the figure becomes even more astronomical--a staggering \$26 trillion.

These losses are unprecedented. During peacetime, there has never been any greater destruction of wealth than during this crisis. This amount of value destruction is truly unimaginable. Therefore, relate these amounts to something else. Everyone in the U.S., including companies and the government, would have to work for approximately two full years, devoting all of that money to the debt, to produce \$26 trillion. Now take a look at the smaller amount of \$2.8 trillion of direct losses. Everyone in the United Kingdom has to work one full year to get that amount together. In South America, the annual production of all countries combined just falls short of \$2.8 trillion.

The amount of money the U.S. government spends annually on Medicaid, Medicare, and the State Children's Health Insurance Program is only about one fifth of the \$2.8 trillion. Compared to this loss, the amount needed to halt the AIDS-epidemic in developing nations will almost sound like a giveaway. Stopping AIDS and all the misery that comes with it (such as babies and children that see both parents die and are left alone to care for themselves) only costs approximately \$20 billion, which is less than 1 percent of this \$2.8 trillion. And finally, compared to the financial losses, the total funds available for malaria control in all of Africa seem like peanuts: a mere \$700 million.

### **The root cause: excessive short-term self-interest**

For many decades, we have learned to pursue our own self-interest, and we were taught that this is honorable. Economic theory says so, and after communism collapsed in 1989, capitalism is the only economic guide around. It is based on the idea that the pursuit of individual self-interest unintentionally leads to the biggest product for society as a whole, and everyone would be better off. This happens through a kind of 'invisible hand'.

This idea of an invisible hand was introduced by the godfather of capitalism, economist Adam Smith in his famous book *The Wealth of Nations*, published in 1776. People who almost religiously believe in the infallibility of self-interest often quote the following passage from his book, "It is not from the benevolence of the butcher, the brewer, or the baker that we expect our dinner, but from their regard to their own interest. We address ourselves not to their humanity, but to their self-love, and never talk to them of our own necessities, but of their advantage."

Self-interest requires individuals and companies to maximize their own profits. This would eventually lead to the maximization of total consumption in society. This theory has made us think of our own position first, and disregard that of others, although that extreme position was not what Adam Smith advocated. It is less well-known that Smith valued the importance of prudence, humanity, justice, generosity, and public spirit.

Along the way, in our excessive pursuit of self-interest, we learned not to care about others. We wanted to have more for ourselves, and having enough was not sufficient. Greed kicked in. Money was no longer the energy to achieve something productive, something creative, or something that would add to our world in a positive way. We were not aiming for a win-win situation for us and for the others that we dealt with. As one NDEr said, "Money became the goal itself and not anymore a means. Our world is based on money and everything else is made subordinate to it." We go for the money, even if it means a loss-situation for the other. This is greed. By acting this way, we showed no respect for others.

We didn't care about them. We were indifferent to their suffering. Through our greed and indifference, we created an I-don't-care-about-you-society. And this has brought us this current crisis. One NDEr explicitly told me that, "the crisis is based on the combination of greed and indifference. However, you can't be indifferent; you have to care!"

A young man, who had his NDE due to a severe kidney problem when he was eight, said something along the same lines. His NDE was quite complete, with many of the standard features, such as a tunnel, a bright light, a vision of a paradise-like environment, a life-review, and the feeling of unconditional love, peace, and acceptance. His deceased grandfather accompanied him during his experience, and also showed him the future.

"Now I see and experience things that I already saw 21 years ago. I find this surreal, very difficult to comprehend. I saw the earth from above, hovered through time and space of the universe and saw everything. Humanity is caught up in an emotional obsession for money. Wanting more and more while real riches can be found within ourselves. We are now in an economic crisis and everyone is thrown into confusion of how to get back the old economy, but one will see that this is not possible. We are entering a period of time which is meant to make us understand that happiness is to be found in other things."

Although there are good signs of economic recovery, we are not completely out of the woods yet. Moreover, at this moment we know for sure that famous financial institutions have left the stage or had a "near-death experience," and the whole banking sector has changed beyond recognition. Major industrial giants have gone through bankruptcy proceedings, such as GM and Chrysler, and so did entire countries, such as Iceland and Dubai. Along the way, the Great Recession drew heavily on public finances, which are in disarray in many countries. Greece became the first Western country that entered the danger zone because of this, and there are others lining up. Some economists even whisper that the U.S. and the U.K. might, at some time, be in such great financial difficulties that they are left with no other choice than to default on their debt. In any case, one can safely predict that the aftermath of the Great Recession will

be felt for quite a while and that a full recovery will definitely take a great deal of time.

In addition, there is still the danger of a relapse, something that happened several times in the 1930s. If we don't fundamentally change, we will have these relapses, and we will see more crises. Actually, the NDEr who mentioned the combination of greed and indifference said something similar. She said, "If we return to business as usual, the whole thing will happen again in some or other form. And the next crisis will occur closer to this one. It will be more like instant karma: you do something, and immediately you'll get slapped in the face."

Other NDErs are sure that there is still more to come. According to one of them, "the worst is yet to come. There is a great inequality in wealth. We are living 'Marie Antoinette times' all over again."

He referred to queen Marie Antoinette who was married to Louis XVI, the last king of France. The French Revolution toppled their thrones, and they were both beheaded. According to the story, Marie Antoinette was told that the people were suffering from famine, and had no bread to eat. She allegedly responded, "Let them eat brioche (a kind of cake)." Although most probably a previous French princess said this, the quote was later used to demonstrate the complete ignorance and extreme self-interest of the excessively rich French royals and nobles, and the church in those days. The NDEer explained that we see something similar today, where the people at the top have lost all sense of reality while being consumed with greed. He hopes that the eventual reversal of this excessive inequality doesn't give rise to a contemporary Napoleon of some sort.

### **Manhandling of nature**

Whereas the focus has been on the economy, and as an economist this topic is close to my heart, one NDEr told me not to focus on the credit crisis alone. "The credit crisis is really just the tip of the iceberg. Our greed is bringing disorder to the whole system of earth."

When asked about nature, another NDEr said, "The feeling I have is terrible. What we do to earth is incredible. It cannot continue like that."

The young man with the kidney condition whose grandfather showed him the future said, "I understood that we are nature, and that it is urgently needed to change our behavior. Otherwise, we will destroy the whole lot: nature, the earth, and therefore also mankind. This coincides very well with the idea of a unity universe: In the end, everything belongs to one great whole, where The Light is the binding factor: I am you, you are me, we are nature, nature is us."

Some other NDErs have said things such as, "There will be more natural disasters," and, "There are some climate processes, which cannot be stopped anymore. We are on the eve of great disasters. It has to do with water, but that seems a bit obvious now."

Obvious or not, problems with water have been a recurring theme in NDEs. For instance, at an IANDS conference, someone told me that in his NDE, he had seen three things that were going to take place. These were the collapse of some important tall buildings that would shock the world, a destructive flood that would affect many people along endless stretches of coastlines, and something that resembled people being pulled back from the ocean shores. The first event he recognized when 9/11 occurred, and the second when the Christmas tsunami of 2004 struck. The third event has yet to take place.

The NDEr who correctly predicted the Great Recession in March 2008 was also sure something was going to happen, and that it has to do with water. However, she was not able to explain exactly what it was. During the NDE, it is perfectly clear what is meant, but once back in the four space-time dimensions, the knowledge can no longer be accessed. As with the credit crisis, she will possibly remember it again when something happens that would fall into place with the feelings she had during her NDE. She said she is not afraid of what might come, but, nevertheless, decided to buy an inflatable boat and store it in her garage.

It is perfectly normal that we use nature and its resources to sustain ourselves, and even to increase our standard of living. We have been doing that throughout history. But until the industrial revolution, mankind had a negligible effect on nature. That changed. Our influence on nature was stepped-up after the start of the industrial revolution. The scale on which we currently influence nature has increased in such a way that we can feel its effect everywhere, and it starts to threaten mankind itself.

One example that needs no further explanation is the great oil spill in the Gulf of Mexico, which started in April 2010, and lasted for several months. It has caused immeasurable damage. But I could also mention the extinction and near-extinction of many forms of vegetation and animal species. One NDEr was shocked by the little compassion there is with, for instance, the bluefin tuna. Even though this particular tuna is almost extinct, there is still a great demand for its meat, and it was impossible to reach an international agreement to prevent full extinction. The consequence: In a few years, there will not be tuna sushi on our menu.

The Eastern and Western Rubbish Patches in the Pacific Ocean are prime examples of pollution. These immense garbage dumps are formed from the plastic junk we continuously toss into the ocean. Anything made of plastic you can think of is there, such as Lego blocks, footballs, bottles, fishing nets,

pacifiers, and all sorts of wrappings. These garbage dumps are unimaginably large. Although the exact size is yet unknown, some scientists estimate these patches to be twice the size of the U.S. They are not solid islands, but more like a soup of plastic that is held in place by swirling underwater currents. Plastic doesn't decay; however, under the influence of sunlight, and the continuous wash of seawater, it degrades into ever-smaller particles. This is how the plastic soup is brewed: We provide the ingredients, while nature does the rest. The soup is consumed by aquatic organisms and animals, and thus enters the food chain (including ours). It not only threatens the health of marine animals and birds, but our own as well.

Apart from the plastic soup, there is much more on our menu. The main course would still be air pollution, which is causing global warming. The Organization for Economic Co-operation and Development in Paris estimates that if we continue with "business as usual", the global temperature will increase in the coming decades by 3 to 4.3 degrees Fahrenheit. It may not seem like much when we look at our thermostat, but outside our homes it definitely is.

In March 2009, in Copenhagen, Denmark, there was a conference at which the world's top climate scientists discussed the latest findings in their fields. The conclusions of this scientific conference are really alarming. The first conclusion was that the observed emissions of carbon dioxide are so high that previously thought of worst-case trajectories will actually be realized. For many key parameters, the climate system is already moving beyond known boundaries. These include mean surface temperature, sea-level rise, ocean and ice sheet dynamics, ocean acidification, and extreme climate events. Moreover, there is a significant risk that many of the trends will accelerate, leading to an increasing risk of abrupt or irreversible climate shifts.

Further conclusions are that our societies are highly vulnerable to even modest levels of climate change. Poor nations are particularly at risk. Temperature rises of above 4 degrees Fahrenheit will already be very difficult to cope with. Scientists consider 4 degrees is unavoidable as things develop now. However, there are some scientists who have calculated temperature rises of up to 11 degrees Fahrenheit. That would really be disastrous!

Global warming will make our oceans a bit warmer, which will cause more hurricanes to ravage cities near our shores. We are already experiencing this. It will also cause more rainy days, and the rain will not be spread evenly over the surface of our planet. Some places will see much heavier rains and, consequently, more damaging floods and mud slides. But in other places, there will be increased heat waves and intense draughts. There will be more deserts. The climate change will differ between countries and regions, and have different effects on us and future generations.

According to some ecologists, the credit crisis will be nothing compared to the environmental problems we will encounter. This coincides with what an NDEr said about the tip of the iceberg. The Copenhagen conference concludes that there is no excuse for inaction. We already have many tools and approaches to effectively deal with the challenge of climate change. We have the economic means, technological know-how, and managerial knowledge, but they must be vigorously and widely implemented to achieve the required transformation of our society and create decarbonized economies. We just have to decisively direct our energy and resources at that goal, and it will come about.

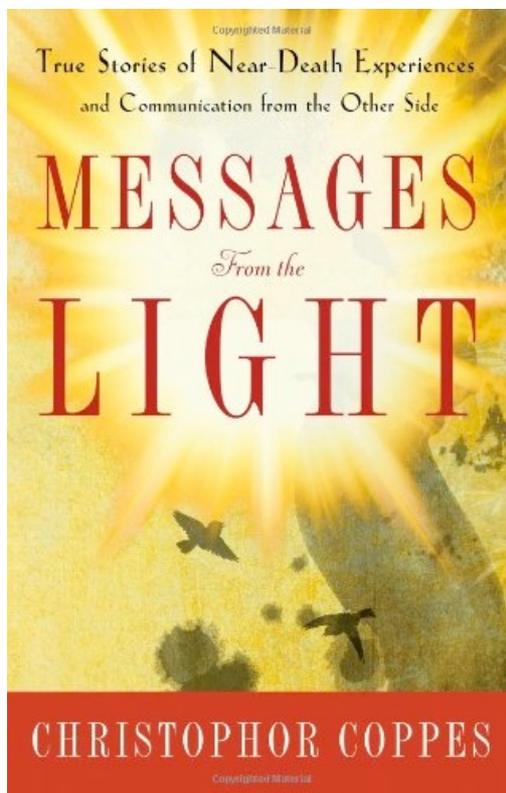
It will have great benefits too! There will be a sustainable energy job growth, reductions in health and economic costs (because, if we do nothing, these will be huge), and the restoration of ecosystems.

Apart from a global rise in temperature, there is another serious and partly related problem: the shortage of water for an increasing world population. In all but a few places worldwide, clean water is becoming increasingly scarce, even in the U.S., with Las Vegas as an excellent example. Las Vegas gets its water from the Colorado River and the Hoover Dam. The level in the Hoover Dam lake (Lake Mead) has decreased in the last years, and could run dry in 2021. In fact, the city uses more water than there is supply. Currently, it is a known problem, and in television programs, we are informed about it. However, NDErs have been expressing their concern for many decades.

For example, one NDEr told me that from her NDE, which took place 30 years ago, she knew that the distribution of water would become a serious problem. According to her, fights and possibly even battles will occur over water. However, only recently, there are scientists who predict that the climate change will lead to wars. But it's not only the lack of clean drinking water that does it. The worldwide rise in temperature also threatens food production, especially in poor countries. People will try to migrate to places where there is food and water, and this migration will lead to conflicts. Actually, the desperate situation in Darfur, Sudan, is regarded as the first climate war. The desertification boosted the struggle between communities in that country. There will be more of these Darfur-kind of internal conflicts, but we cannot rule out that there will also be full-blown, cross-border wars and increased terrorism.

According to many NDErs, the environmental challenge is a very important topic, but expanding more on this falls outside the scope of this book. Nevertheless, the message is that NDErs have been warning us already for a long time about the way we treat our environment, and that severe problems lay ahead if we don't change quickly. ###

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**Christophor Coppes** holds a PhD in economics and has worked for many years in the banking industry. His interest in near-death experiences dates to 1979, when he read Raymond Moody's *Life After Life*. A few years ago, he wrote a book in which he compares the essence of NDEs with those of five world religions. In 2008, he became president of the International Association for Near-Death Studies (IANDS) in the Netherlands. Christophor is a board member of the Society for Worldwide Dentistry and has participated in dental projects for underprivileged school children in Kenya and Cambodia. He lives in Amsterdam, the Netherlands.