

A conversation about PRAYER AND FINANCES

RECENTLY THREE SENTINEL READERS talked with senior writer Marilyn Jones about ways they've learned to rely on God's help in the face of insufficient income. Ron Ballard, a Christian Science practitioner and teacher, divides his time between San Francisco, California, and Ashland, Oregon. Mark Nelson, who lives in San Francisco, California, with his wife and children, is in real estate development. And Margery Brown lives and works in Boston. Here are a few excerpts from their roundtable discussion.

Marilyn Jones: With increased outsourcing, job losses, and layoffs, a lot of people are fearful about the future. When going through tough

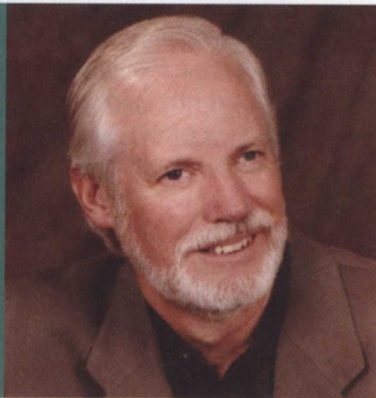
times, how can people lessen their fears, or even do away with them altogether—especially when loss of income threatens to overwhelm everything else?

think, have a far deeper meaning than just how many things you have and how much money you make. Our assets, for instance, could be thought

erating your own company or operating a machine, it takes the constant inflow of ideas to be successful. Seen in this light, it's not hard to understand what Mary Baker Eddy, who founded the *Sentinel*, meant when she wrote, "God gives you His spiritual ideas, and in turn, they give you daily supplies" (*Miscellaneous Writings 1883-1896*, p. 307). So a person's daily supplies rely on the very real basis of the incoming of ideas. When we understand that those ideas have a divine source, we can trust that they're always going to be there, and that they're unlimited.

"The solution to virtually every human problem comes down to a point of perception. . . . Any limitation . . . is really self-imposed."

—RON BALLARD



PAUL BOYER

Ron Ballard: One common way of evaluating income is with an income statement, which usually lists assets as well as current income. Both of those terms, *assets* and *income*, I

of as those inherent elements of our makeup that give value to our lives. Everyone has assets of some kind. And often the key to finding meaningful life-purpose is being aware of what those assets are.

Income is an active concept—the inflow of value that enables us to operate successfully. We rely on the incoming of ideas in order to perform any task. Whether you're op-

Marilyn: For someone who thinks, "I appreciate those comforting thoughts, but I need money," how can spiritual ideas be translated into something practical and hands-on?

Mark Nelson: Well, I've been in that situation. I'm in the real estate business, and I've found, as Ron said, that income is not so much money in the bank, but an inflow of ideas. In my business, opportunities flow out from ideas that are creative

and inspired. It's always the idea that develops the project, not money. Money doesn't develop its own ideas.

I remember one experience that was pretty dramatic. After finishing graduate school, I went to work for my family's development company. I worked for the company for 11 or 12 years, until the economy slowed down tremendously, and we had to cut back our business. Finally, we had to close the corporation.

At the time, I had young twins, under a year old. We needed to pay the mortgage, as well as find some income to live on. My wife and I spent a long time praying and talking about where our income would come from. This was probably the most difficult struggle we had ever faced.

We agreed that each day we would strive to see clearly that income is not an inflow of cash. We also prayed to understand that we could not be depleted of income because of lack of cash, frozen assets, or lack of opportunities. We needed to see that we had a wealth of ideas, spiritually speaking, that would help us day to day. We knew that we had to be confident that our real income was not in dollars coming from some source that we had no control over. Our income came from God.

A verse in the Bible from the Apostle Paul was so helpful. It speaks about "forgetting those things which are behind, and reaching forth unto those things which are before" (Phil. 3:13). To me, this verse means that you have to turn away from what you think is the cause of whatever negative condition you're in, which could include lack of income, and, instead, put your absolute trust in God in order to apprehend the magnitude of His care. And you don't do this by doing what my dad called "looking at the hole in the doughnut"—focusing on what isn't there.

In *Science and Health with Key to the Scriptures*, Mary Baker Eddy

wrote: "Love inspires, illumines, designates, and leads the way. Right motives give pinions to thought, and strength and freedom to speech and action" (p. 454). That was very inspiring because that's really what I needed to do. I needed to let God lead the way.



JUSTIN NELSON

Realizing this fact freed me up so we could make some decisions. We ended up selling our house, which we had been very proud of because we had beautifully renovated it. But we needed money. So we sold it and moved to a rental property. About six months later, the people I had sold the house to were so happy with what I'd done in renovating it that they asked me if I had some business opportunities they could invest in. They ended up becoming my first financial partners outside of our family corporation. And since that time, we have done many successful projects together.

That experience showed me that I can trust God to give me the ideas that are exactly right for my situation. Even if I don't see them right away, opportunities are all around me.

And, added to that, I've always found that when I'm working on issues of cash flow or financing of a project, if I turn my thought to what will bless everyone—not just what will enrich me—then it's accomplishing a greater good. That's a blessing in itself.

Ron: It's interesting, Mark, that at some level you made a conscious decision not to limit the possibilities of what could happen. I've always loved the passage in *Science and Health* that says people need to "gain some proper sense of the infinite,—in order that sin and mortality may be put

"We had to be confident that our real income was not in dollars coming from some source that we had no control over. Our income came from God."

—MARK NELSON

off" (p. 265). *Infinite* means "without limitation or without beginning or end." As I think about infinite income, I see that it's really having a boundless perception of what's possible, without any restrictions. Once when I was thinking through what *infinite* means, I decided to monitor my thinking for just one day to see how many thoughts came to me that were limiting or restricting. It was absolutely amazing how many there were!

Marge Brown: I love the idea that ideas are our income, and not a paycheck. I really learned that some years ago when my life sort of fell apart. Everything I held dear just dissolved.

First, my marriage engagement broke off. Then I was laid off when the company I worked for was sold. I had even been planning to retire from that company someday. On top of that, I developed a condition where my face became very swollen.

At that point, I decided I needed to calm down and pray. I spent a full week at home just listening for ideas

A CONVERSATION . . .

continued from page 7

from God. At the end of that week of prayer, one of my former bosses called and said, “I have the perfect job for you. Call this woman. She’s interviewed 50 people, but I think you can get the job.” So, I called her—and it was a perfect fit.

During this time, the problem

practitioner mentioned a second important point in the story. He said, “Remember, not even the smell of the smoke was on them when they came out of the fire.” And I thought, “I can’t have any aftereffects from my own ‘fiery’ experience, either. I can’t be touched, damaged, or impelled to go anywhere but toward God and good.” And because I could let go of all that had happened, the doors opened to so many opportuni-

were flat broke and out of ideas. Finally, he said, “I guess we can borrow money from the credit card. But we’ll have to pay a huge amount of interest.”

I had been praying deeply about this, and a Bible story spoke powerfully to me (see II Kings 4:1–7). In the story, a widow tells the prophet Elisha that her husband has died and her sons are about to be sold into slavery to pay their debts. Elisha asks her, “What do you have in the house?” She explains that she has nothing but a little oil. So Elisha tells her to borrow all the vessels she can find and pour the oil into those vessels, and to sell the oil to pay her debts. She does as he says, and what seems to be this tiny bit of oil fills all the vessels. The widow is able to pay her debts and has enough left over to live on.

So I asked myself, “What do I have in the house?” When my husband said we could charge money on a credit card, I thought, “Maybe that’s what we have in the house—our good credit.” But even though I knew that we would have enough money coming in from some of my business clients over the next few months to pay back the debt, it just didn’t seem a good idea, since we would also have to pay the crushing interest.

I went out to the front yard and continued to pray and to listen for other ideas. And it just came to me that there was a better solution. So I came back into the house and asked my husband, “Isn’t there anything else we can do?” He had been thinking about it, and he said, “I think we can borrow money from our securities account at a lower interest rate than the credit card’s.”

That seemed much better. We would be borrowing from our own money. That really *was* something already in our house. But, again, the interest we would be charged didn’t seem exactly right. So I kept pray-

“I knew I couldn’t have any aftereffects from my own ‘fiery’ experience. I couldn’t be touched, damaged, or impelled to go anywhere but toward God and good.”

—MARGE BROWN



WENDY RANKIN—STAFF

with my face was really bothering me. And the broken engagement was forcing me to come to terms with the fact that my life had suddenly changed direction—but I was having trouble accepting this.

As I struggled with all that was happening, I called a Christian Science practitioner to ask for support in prayer. We prayed for three days. One of the stories in the Bible that we talked about was of the three men who trusted God when they were put in a fiery furnace—Shadrach, Meshach, and Abednego (see Daniel, chapter 3).

Two points from that story really impacted me. One was that the three men were totally safe while in this fire. That showed me that even though my personal life was going through a “fiery” purging, I was safe. Then, toward the end of the week, as my thoughts were calming and my face was normalizing, the

ties and a new life. I was completely healed of the facial condition. I also easily found a lovely new place to live.

One day during this rough period, I was out of money and had nothing to eat in the apartment. I had been praying about my whole situation, and the thought kept coming to me to go down to the mailbox. It was early in the morning, and I was hungry. So I went, and there was a sample package of oatmeal in the box. That was my breakfast that day.

Marilyn: To me, that was such a loving sign from God that you were going to have everything you needed. We’ve all been there! I remember one time when my husband and I were struggling financially. And this one month came when I realized that we didn’t have enough money to pay our bills. When I told my husband, he was really stressed out. We

ing, trying to see that what we needed was already there—with no penalty attached. I knew the answer would be perfect for us.

Soon my husband came to tell me that we *were* able to borrow from our securities account at no interest, for six months. And more money than we needed was available to us. This, then, was the perfect answer. It was our own money—it was already “in our house.” But neither of us had been aware that we were able to work with it. I was so grateful for the ideas that had come to us, and it was an example to me of the spiritual fact that we already had everything we needed. Prayer revealed the ideas we needed.

So, Ron, since we’ve all been talking today about praying for ideas rather than for money, could you talk about why prayer really is the effective answer to financial problems?

Ron: The important point is to understand that prayer isn’t just asking God to do things for us. Real prayer, scientific prayer, has to do with bringing one’s way of thinking into alignment with what God is already doing. So whether the issue is dealing with a disease or dealing with a bleak employment situation or dealing with a disrupted political process, prayer is that sequence of thought that brings you into accord with what the divine facts already are.

Prayer is scientific because it gives you a perception of the situation that is spiritually accurate. The solution to virtually every human problem comes down to a point of perception. For example, let’s look at Marilyn’s situation. When she perceived that she had a financial difficulty, that perception, to a certain extent, was limited by what she thought she had in her house—until her thought about what she had in her house expanded.

Any limitation, whether we realize it or not, is really self-imposed. It

may appear that it’s coming from somewhere else, like Marge’s great example of when everything was falling apart. It would be easy to conclude that everything in that situation was the result of somebody else’s impact on her life. But she refused to leave it there. She decided that it was her own perception of her life that was going to make a difference—not what her fiancé said about her or what her employer said about her or, for that

leading you to make a decision and not just one of your own ideas?

A simple way, I think, of determining that is to check the origin of each idea. Are thoughts human or from God? One way I find helpful is to ask of a thought, What is its character and nature? If it’s a divine thought, it’s got to express the character and nature of God.

For instance, you could see if the thought shows some degree of in-



WENDY RANKIN—STAFF

“Our experience is the result of how we see ourselves in relation to God and in relation to the universe, which is created with every need already met.”

—MARILYN JONES

matter, what the condition of her body was saying about her. She decided that she would take control by changing her perception from this rather daunting set of circumstances to a spiritual view of things. And she could do that because that spiritual view of things was what was already being maintained by its divine source, God.

Marilyn: That’s so powerful, because so often people do feel victimized by things they can’t control. And what I think you’re saying, Ron, is that we’re not victims. Rather, our experience is the result of how we see ourselves in relation to God and in relation to the universe, which is created with every need already met.

Ron: Yes, and there’s another aspect of prayer that I’m sure almost everyone has faced, and that is, How do you know it’s God who’s

clusiveness and of being free of your own ego. Since the divine nature is universal, if the idea is from God, it will be a blessing to you, and also a blessing to others. Or, you could check to see if the thought shows some degree of infinity, because the divine nature is never limited in its possibilities. Or check to see if a thought is loving, because the divine nature always nurtures and supports. If we’re willing to hold up any thought to this scrutiny, we’re going to get an answer, because God never holds back.

Mark’s experience, for example, was instructive in that he checked his decisions to see if a project did something more than just help him, and whether it was a blessing to everyone involved. Maybe that’s one of the most important criterion for testing the validity of *all* thought and action. ♦