

Minding our own account

By Beverly Goldsmith

Published in the *Christian Science Sentinel*. [Testimony]. November 4, 2002, p. 24

When we were kids growing up, our parents saved with only one bank. Their loyalty was appreciated and rewarded, and they felt their money was secure. They trusted their bank, and didn't have to think too much about their account or how it was being managed.

Today in Australia things are different. The interest rate on many savings accounts is extremely low. Various fees are charged. Withdrawals are limited. Branches are closing. And some financial institutions have collapsed due to bad corporate practices. It is a worrying time for many. But an approach that we're finding helpful is to be good managers of what financial resources we do have. That means staying alert to financial trends: taking an interest in what we have and what's happening to it. We periodically make a comparison check of the various institutions and what they're offering. We've even changed banks several times.

But most of all we're learning to listen spiritually for God's direction, which He gives through the ideas we have. This involves thinking for ourselves – not leaving this to the government or some other institution.

We've found that we really can be spiritually guided to take the appropriate steps at the right time. A few months ago our bank mailed us a letter saying that the terms on our bank account had been changed. At first we were dismayed, then angry. We would be heavily penalized by the new requirements. When we went to the local branch of the bank, we saw other irate customers already there closing their accounts. The whole thing was upsetting.

What should we do? What *could* we do? Was our only option to close our account and go elsewhere? That would be highly inconvenient for us. We decided that the first thing to do was to calm down. Next we decided that we needed to pray. We needed divine guidance.

As we thought about our situation, something that Mary Baker Eddy wrote came to mind: "We have nothing to fear when Love is at the helm of thought, but everything to enjoy on earth and in heaven" (*Miscellaneous Writings 1883-1896*, p. 113). That encouraged us not to allow our thoughts to be ruled by fear – or anger. God is the Love spoken of in that statement, and He is always with us. So there would have to be a satisfactory answer.

And there was an answer: A few hours later we took a closer look at the bank's letter. We discovered what appeared to be an anomaly in it, and decided we should speak to the branch manager and draw it to his attention. So we did. He agreed that there was an irregularity and immediately corrected it. As a result we won a major concession that has continued to benefit us and that allowed us to keep our account with that bank.

This experience showed us that we could be good stewards of our financial resources – there was a higher power caring for us. Because of experiences like this one, we feel we can be fearless, even in uncertain times. We can take care of ourselves – with God's help. We can pray.