



Where God guides, He provides

Betty Rainbow and Mary Lean

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INTRODUCTION

The stories in this booklet represent an unusual, understated but crucial part of the heritage of Initiatives of Change (IofC): the belief that where God guides, He provides.

For the first seventy years of IofC's existence in the UK (first known as the Oxford Group and then as Moral Re-Armament or MRA), its fulltime workers received no remuneration. It was only in the new millennium that modest living allowances began to be offered, followed by formal salaries in 2007. While some of those who enlisted with IofC in those earlier days could draw on personal resources, most depended on the gifts of individuals to cover their day to day living expenses. They described this as 'living on faith and prayer', because they prayed specifically for their needs and trusted that God would answer them.

This concept was not new. Ever since the Hebrews received manna from heaven, people have bet their livelihoods on the conviction that God will provide the resources for the work He wants done in the world – and that He will look after those who follow His calling. Famous 19th century examples include George Muller, who cared for thousands of orphans on this basis, and James Hudson Taylor, founder of the China Inland Mission (now the Overseas Missionary Fellowship). Both relied on prayer so strictly that they refused

to tell anyone about their financial needs, either personal or professional.

IofC's version of this 'divine economy' depended on a network of people who shared a commitment to put their lives and their resources at God's disposal. Some gave up their careers to devote their full time to working for change in the world, without a regular income. Others pursued this calling by remaining in their jobs and careers, often sharing their income with those who had left the job market. For both groups this was a venture of faith and of sacrifice.

Betty Rainbow, who collected the stories that follow, has experienced this economy from both sides. As a young professional woman in the 1950s, she regularly gave money to a friend who was working without salary with MRA. 'Later I had the conviction to join her in that work. I lived in my family home and realised I would still need to contribute to the household finances. I needed help. It came from two professional women who were convinced about what I was doing. They enabled me to make a regular gift to the household until I left home. Two other friends consistently supported me with regular amounts.'

While answers to prayer sometimes seemed to come out of the blue, more often they were the product of a relationship, and shared commitment, between donor and recipient. Such relationships required commitment on

the side of the recipient as well as the giver: a willingness to be accountable, to use the money for the purposes for which it was given, and to keep the donors informed of what was being done.

One of those who shares his story in these pages, Jim Baynard-Smith, remembers receiving a gift of money from Frank Buchman, the founder of MRA/IofC, in 1958 just before he and a colleague departed for Sudan, 'penniless and prayerful', with the first copies of an MRA film made by Africans about the moral dimensions of the struggle for independence. 'This will enable you to start on your way,' wrote Buchman. 'I want you to have the money you need and as God provides it be sure to keep organised and accurate accounts so that those who gave it, and the proper authorities, can have a satisfactory report on how the money has been invested in the selfless living that wins men everywhere.'

Leslie Fox, Treasurer of MRA in the UK from 1966 to 1981, had a set of tips for those in Jim's position: 'Thank anyone who gives you something, on the day. Keep personal accounts. Make notes. God may use your story later to strengthen someone else's faith.'

Donors gave for a wide range of reasons – because they had been moved by a story of forgiveness and reconciliation or had witnessed a profound change for the better in

someone's life, or because they wanted to further a project or help someone they knew and trusted. Often, these gifts were a long-term commitment. Thirty years ago one young businessman began to make monthly gifts to four couples (adding up to a tenth of his salary), and he and his wife still assist one of these couples today.

Others opened their purses in gratitude for the new life they had found themselves. Leslie told the story of how he was supported for twenty years by a man who had given up smoking after a talk with him. For the rest of his life he gave half of the money he saved through this decision to Leslie, and half to another MRA fulltime worker. 'Fortunately for us,' said Leslie, 'our friend had been a heavy smoker!'

The pioneers of MRA/IofC applied the principle of God's provision not only to their personal finances, but also to the funding of campaigns and projects. In 1955, Frank Buchman wrote to the Treasurer of MRA in the US who was anxious about the costs of a large building project: 'I know how many difficulties there are in getting the money for that stupendous work..., but God has many ready helpers. I assure you He has people who will make it possible.... I am grateful for your business caution, but I want you to move... in the dimension of what needs to be done,

not what we think we can do. I want you to help me always to live at the place where I rely not on what I have, but on what God gives.'

Betty's husband, John Rainbow, was chief accountant to MRA UK for many years, working closely with Leslie Fox and others to raise money for campaigns and projects, as well as for the day to day running of the charity. Balancing Buchman's principle of 'moving in the dimension of what needs to be done' with demands of realism and responsibility required careful discernment. If the money comes for a project, can one assume that this is what God wants? If it doesn't, is it a sign of a false lead – or a reason to pray harder?

When the money did come, there were often touching stories behind it, preserved in letters in John's files. For a project in 1962 an old age pensioner sent £10 – 'I consider any sacrifice worthwhile to keep on the good work'; a nurse enclosed her back-dated pay rise; a 13-year-old sent £15 which would otherwise have paid for him to go on a school trip to Paris. In 1970 another donor wrote: 'I only have old age pension with national assistance to help out, so you will understand that there is little spare cash, but as I have two tables I have sold one, and have great pleasure in sending you the proceeds.'

Another letter, written in 1957, following a much larger gift, sheds

light on the struggle that could be involved – and the connection between financial matters and spiritual ones. The donor described how, having grown up as an atheist, listening to God struck him as 'an activity for sentimental fools'. He went on, 'I'd known for some time that I'd be getting a cheque for close on £1,200, and it came on a Thursday a few days ago. On the Monday of that week, I woke up with the thought that the cheque should go to MRA. I didn't pay much attention of course, but the wretched thought came back on Tuesday and again on Wednesday. I didn't like the idea at all; it went against everything I've ever done. I've lived for myself, made money and kept it. But I found it impossible to prevent the thought coming back. On Thursday, as I said, the cheque came, and I said to myself, "This is not going to MRA." But the following morning I woke up with the thought that I should give it so strong and so insistent that I gave up resisting. I cannot doubt now that there is a Superior Will. It captured me and made me act in the way it wanted – a way opposed to the way I wanted.'

In a speech in 1969, Leslie Fox described occasions where large sums were raised, often at short notice, from individual gifts. They came, he said, from people who 'believe that all they have – much, medium or little – is entrusted to them by God and should be used as He dictates'. He told the story of a

lawyer who had everything he needed, and decided to seek God's guidance on how to use his resources. He had given away over 80 per cent of his available capital. 'He believes he has invested his money and his life as God wants it,' said Leslie. 'And therefore he is a happy man.'

This booklet is a celebration of the courage, generosity and faith of the pioneers of IofC, and of the small miracles which have sustained them. In 2005, a few of them wrote their stories, which we print, with some updating, in the pages which follow. There are, of course, many more that could be told.

FAIR PLAY

Jeanne Faber

Among so many instances in my life of God's marvellous provision, a particular one stands out in my mind.

My husband, daughter and I were living in a flat in Bombay which belonged to MRA. There was room for other MRA workers to live with us, and for us to entertain visitors.

We had very little money, but there was always enough to pay the bills. In the usual tradition we had an Indian cook, for whom we provided a room and his food and clothing, and whose small salary maintained his family

in Kerala and paid for his children's education.

One weekend there were only a few rupees in the housekeeping purse – just enough to buy a small quantity of vegetables, and we had a household of eight to feed. That Saturday we were due to help organise a fair on the roof garden of a friend's house to raise money for the MRA conference centre in Panchgani, Maharashtra. I had baked cakes and biscuits, and our six-year-old daughter had made bracelets and necklaces out of shells she had collected. I began to feel really resentful. Here we were with no money for adequate food and we were spending our time raising money for a conference centre!

'Here we were with no money for adequate food and we were spending our time raising money for a conference centre!'

However, having said a prayer, I decided to give my whole heart to the fair and off we went. One of the first people to greet me on arrival was a Norwegian lady who was staying in Bombay on her way to Panchgani. I had never met her before. I greeted her warmly and welcomed her to India, and to my surprise she said, 'I have something for you,' and handed me a bulky envelope! On opening it

I found it was full of rupees, with a charming letter addressed to my husband and me from a group of Norwegian children who had held a fair to raise money for MRA in India. They had had the clear thought to send it to us.... I was speechless and the tears rolled down my cheeks.

There was also a beautiful colour drawing by one of the children of them standing behind their stalls. That picture adorned our sitting-room wall for the rest of our stay in India. Many guests remarked on it, and I was able to tell them how God had so unexpectedly met our needs.

'I WILL GIVE ABUNDANTLY'

Elizabeth McGill

I have experienced so many instances of God's love and care.

I emigrated to Rhodesia (now Zimbabwe) with my husband in the 1950s, and returned to Britain with our two small children after he was killed in a car accident. First my sister gave us a home with them for a few months; then my mother gave us a room in which to live. When our house in Rhodesia finally sold, I was able to buy a house which needed to be completely refurbished. We decided to turn it into two flats, one of which my mother would have in order to help with the children. However, when it was finished, she decided to

stay where she was! After the initial shock I went to the personnel department of the firm where I was working. They found a young couple to rent the upstairs flat. I soon realised that this was part of God's provision as it gave me an income for the next sixteen years.

My finances were slender and on one occasion I received a rates bill which required immediate payment. There was little left to buy food. The thought came 'to live off the cupboard for a week' until I received my salary – i.e. the store cupboard! I shared this idea with my young daughter and it became a game. How amazingly inventive God is.

Much later, in 1981, I made the difficult decision to leave my paid employment with its assured pension and begin to work fulltime with MRA without receiving a salary. In a time of quiet listening to God, the thought came to me, 'If you will grasp the nettle, I will give abundantly.' I will never forget those words. They have meant so much to me and I can honestly say that I have never regretted the decision. There have been lean times, but God has never let me down.

'There have been lean times, but God has never let me down.'

For instance, when I had the idea of going back to Africa for three months, I could not see how this was feasible financially. Almost as soon as I mentioned this thought, cheques for my fare began to arrive. When the exact amount of the fare was reached, no more cheques came! This was uncanny but thrilling!

THE BROOCH AND THE BUNGALOW

Gail Hind

When David and I first married friends invited us to use the top floor of their home as our flat. We needed to replace the basin with a sink-unit. One day we passed a shop selling sink-units. In the window was a £70 sign which was more than we could afford.

On the way home we stopped at a bric-a-brac sale. David picked up a small brass brooch for 20p, because he was interested in the carving on it. Later, he realised that the brooch was gold! He took it to a jeweller who bought it for £35.

When we next passed the shop with the sink-unit, we saw to our amazement that the sign now said 'Sink-unit £35'!

This was the first of many experiences of creating a home on faith and prayer.

When my mother died, she left her

bungalow to my sister and me. David and I loved it but it was too small for the hospitality which we believed God wanted us to offer to people. We had an idea how to enlarge it, but we had no extra finance. We prayed for a sign that this was the place where we were meant to live. I trusted that if I told God that I was totally willing to live anywhere, He would make it clear.

A few days later a letter arrived from family friends saying that they had wanted to leave us something in their will but wondered if we would like it now. This allowed us to go ahead with the extension – a gift from heaven in a difficult year, during which my mother had died and my sister had been diagnosed with a terminal illness. We knew we were entering a new stage in our lives, and here were God and our friends giving us this gift.

'We prayed for a sign that this was the place where we were meant to live.'

Our home has been wonderfully used especially for many friends from China, some of them studying at Birmingham University. To our surprise we discovered that there was a direct train link from our local station to the university campus – another reassurance that we were in the right place.

Years later one of these students, now a professor in Taiwan, wrote of how we had introduced her to listening to her 'inner voice' and how this had helped her to make a difficult career choice. 'To meet our genuine inner voice, one has to face the most fragile self,' she wrote. 'Inner voice helped me not to be trapped by my ignorance, nor misled by blind temptation of vanity and fame.'

THE CAR BAZAAR

Betty Rainbow

When my husband and I made our first visit to Africa, we sold our car to help us get there.

On our return we visited an old friend who had been a nurse and matron of a Cheshire Home. She asked whether we planned to get another car. (Years earlier she had lent us her white Rover to tour Cornwall!) When we hesitated she simply said, 'You must have a car to do your work properly!'

'You must have a car to do your work properly!'

As we had no regular income and little in the bank, we decided to pray for resources so that we could replace the car we had sold. With great alacrity, our friend decided to have a bazaar in her small flat to raise money for it. She called it a 'Rainbow Car Bazaar', much to my

embarrassment. She invited people to donate gifts for sale, printed invitations and gave them to her friends and neighbours.

Everyone enjoyed the afternoon, even though it did not produce much money! But such was our friend's conviction that the amount grew and grew. She included people who had not been able to get to the bazaar and the total snowballed.

Came the day when she gave us a cheque which enabled us to purchase a good second-hand car. Years later we came across her neatly recorded accounts and a list of those who had contributed.

LINKS ACROSS CONTINENTS

Miles and Janet Paine

Miles

Geoffrey and I struck up a friendship when in the army together. This continued later when we were both staying in London, and as we both progressed through our professional careers. When I decided to leave industry and to give my whole time to MRA, he said he would like to help financially, which he duly did. For over twenty-five years he continued to send a generous gift which increased annually, well ahead of inflation, even after he retired. Letters two or three times a year maintained close fellowship between us.

Janet

When I was working with MRA in India in the 1960s, I attended a church in Bombay where I met Christine, a woman who had given her life in missionary education work. 'How do you support yourself?' she asked one day. I told her of a number of friends who were giving me small regular contributions. 'I would like to help you also,' she said. This led to a friendship, and then a regular correspondence when she returned to Britain.

A few years later she died of cancer. Her brother, a retired Indian Army brigadier, wrote that he would like to keep up his sister's commitment. This he did, and he became a good friend through letters and, later on, through visits. He happened to live near my parents in Scotland, in a home for retired army personnel, and my father and he derived much pleasure from their times together and reminiscences about the subcontinent as well as news of MRA's work there.

Another Scottish friend sent a monthly contribution for forty years. Our exchange of letters each month meant a lot to us both. The links across continents and between widely varying situations have enriched my life and I hope also hers. When she died, she left me a substantial gift in her will.

Recently a young friend from East Europe, just at the start of an experiment with a life of faith and

prayer, wrote to me: 'It is very generous of her [another lady] to continue supporting me. I remember someone saying when I shared some of my struggles about accepting money, "There is no one person more important than the other. One serves God through offering time. The other serves God through offering money. In the end they do the same work for God." ' From my own experience over a lifetime, I know that she will find these links enriching and fulfilling.

Janet Paine died in 2006.

IN GOD'S HANDS

Tony Thomas

Before commencing my accountancy career in 1950 I spent three months at the MRA conference centre in Caux.

It was to change my life.

What I saw there were people from many nations, young and old, totally committed to changing the world starting with themselves. I decided I wanted to play my part.

'I decided I wanted to play my part.'

On my return to the UK I entered into Articles with a firm of chartered accountants. The joining fee was

waived, but I received no salary for five years!

I qualified after National Service in Cyprus, and my first job was as Assistant Accountant to the London Stock Exchange, but my love was auditing, and I left this post to return to what I had been trained for. My months in Caux had taught me to place all my resources in God's hands. From my salary I was able to give financial help to a number of people, who had sacrificed well-paid jobs and careers to carry forward the work of MRA. They included a former teacher, who worked in Africa, and a former insurance negotiator who became responsible for MRA books.

Now, in retirement, I do not have the financial resources to continue with this support, but I feel as committed as ever, and have volunteered my skills in many ways.

TRAVELLER'S TALES

Fiona Daukes

My mother used to say that if you cast your bread on the water it would come back buttered. It has often been scary to live without financial security, trusting in God, but here are two instances where I had a particularly strong sense of being looked after.

My husband, Geoffrey, had no idea that he had cancer when he had the

unexpected thought that he should take out some life insurance. This cost about £30. Not long afterwards we discovered how ill he was, and within three months he died, to our great shock and sorrow. The last person to see him alive, apart from me, was a young cousin of his whose mother lived in South Africa. (This is where my father came from.) He said as he left, 'When this is over, why don't you visit my mother?' It seemed impossible to consider as I couldn't afford the fare.

Amazingly the insurance company immediately paid out a sum which exactly covered my fare and my expenses in South Africa. The visit gave me the time and space to come to terms with my new situation, and to grieve in tranquil surroundings. My husband's cousin was wonderful to me, and, when I left, even said it was like having another sister!

Some years later, there was to be an international conference at the IofC centre in Panchgani, India. Geoffrey and I had worked in India for some years, and so my daughter, Jacqui, and I decided to take Geoffrey's ashes to scatter there. As Jacqui was also expected to participate in an event in Australia, and a Californian friend had begged us to visit her, it became an extensive trip. It was a chance to 'pass the baton' to Jacqui, by together visiting people in countries where I had lived.

When I was asked about my budget

for the trip, I simply had no idea! When asked, 'How will you have enough for sandwiches?' again I didn't know. Yet, I had that certain belief, which was like a key fitting into a lock, that there would be enough. Gifts, unasked, started to arrive. A particular travel fund was made available too. The week before leaving cheques stopped coming, but fares were paid and there was money in the bank. We had more than enough for sandwiches!

We visited friends in nine countries and sat with one after the other as they talked and poured out hurts which needed healing. It became apparent why we were there.

A young couple from New Zealand needed accommodation for the exact period we were away. We did not charge rent, but they covered all the household expenses, and kept the house warm and safe.

The bread came back not only buttered, but with jam as well!

PAINTING A PICTURE

Maisie Poulton

'It's like painting a picture,' my boss said. He was doing his best to convince me that book-keeping was not incompatible with what I thought was my 'artistic nature'. 'You simply put down what has been paid out and what has been paid in. Then each entry is allocated to one of these columns alongside so that we get

a clear picture of how much we are spending on postage, stationery, maintenance etc.'

He was a man who had been committed to living out his Christian faith (through MRA/ Initiatives of Change) since his days as a student and saxophone player in a jazz band. He had run a family business and was now Manager of the Westminster Theatre, owned by MRA, and I was his secretary. I was nearly twenty-one and had made a similar commitment, which meant I was on a steep learning curve. 'Do you keep personal accounts?' he asked me. Not really, I had to admit. He pointed out that it was part of my commitment to God to be a good steward of whatever resources he gave me, whether through a weekly wage or through gifts from other people. He reached into the inside pocket of his jacket and pulled out a small cashbook. 'This is how I keep mine,' he said.

'What does that mean?' I asked, pointing to a column headed 'OP'. 'That's for other people. In MRA we look after each other's needs. Some people give regularly to those not earning a salary or for special needs like travel expenses, etc.'

Wanting to do things properly, I decided to follow this example. In my morning quiet time somebody's name would sometimes come into my mind, and a sum of money to give them. I was fascinated to discover how often

this met a need which I had known nothing about. While I was earning a salary I gave regularly to particular people. My cash book enabled me to check up on where to economise so that I could spare more for others. It was an enriching and adventurous experience. It still is.

Later I took on fulltime work with MRA, with no salary or regular income attached. Early on, while I still had a small amount of money left from what I had saved, I had the thought to give everything I had on me to a friend whom I found was penniless. When I got back to where I was staying, a letter from the Inland Revenue was awaiting me, enclosing a money order for a rebate of Income Tax which I had no idea was due!

FINDING A HOME

Ivan Poulton

Late in 1985, after nearly five years as voluntary workers with MRA in Australia and New Zealand, Maisie and I became certain that for health reasons it was time to return to England.

But where to live on our return? We had no money to buy, or to pay a commercial rent. London was the natural choice since Maisie's sister and other relatives lived there. But we had been out of London for twelve years. As the time came close for departure, we kept praying. Two unexpected phone calls came

from London. One was from friends who invited us to stay for a few days on our arrival, and the second from other friends in Shooters Hill who offered us their home for four months while they visited the US.

While we were there we were offered a flat in a house in Pimlico, which had been acquired by the late Sir Roy Pinsent to provide homes for older people who had worked with MRA. We would both have preferred somewhere further out of central London, but this was our one firm offer, so after some hesitation we accepted it. We moved in September 1986.

As tenants we joined the Over 70s Housing Association which Sir Roy had set up to manage the property. We learned that the Association occupied the property on a sub-lease which would expire in six years' time. As the long lease was held by the Oxford Group (MRA's legal body in the UK), we presumed that we tenants would be able to stay on in our flats.

'We had not imagined this outcome for a moment during all the tests to our faith.'

Some time later this assumption was overturned. We discovered that if we stayed on until the end of our

sub-lease we would be legally liable for 'dilapidations' – that is to say, we would not only have to leave the property but we would also have to pay for whatever work was needed to bring the building up to a standard set by a surveyor acting for the Oxford Group. Leasehold and charity law required that the Oxford Group should act at 'arm's length' in its dealings with us. Down to earth with a bump!

A series of conferences between the tenants and the Oxford Group's Treasurer followed, and we sought professional advice. In the process, the Oxford Group decided it would sell the property when the lease reverted to it, and the tenants were advised that we would benefit financially if we moved out three years early, making it possible for the property to be sold while it still had residual value. We discovered that, even after paying for dilapidations, a net surplus of £72,000 would come to the Over 70s. We met formally and agreed to move out by 30 May 1989.

But where would we all live after that? Some tenants managed to find homes within their means outside central London. Others discovered that to qualify for Westminster Council's waiting list for housing, we would have to be formally declared homeless. This would have to be done by the Oxford Group, and the Council's waiting list at the time was 10 years' long. Fortunately in the end

none of us had to go down that road. When the Oxford Group sold the property, it made grants to two charities which offered interest-free loans to those tenants who were in greatest need. These loans, together with a share of the £72,000, enabled us to buy our own homes, not merely rent them. We had not imagined this outcome for a moment during all the tests to our faith!

For the next year, we lived with friends in Ealing, and looked at twenty-four flats. Our offers for the few that appealed were unsuccessful. One fell through after five months, to our great disappointment, when we discovered that the seller was in breach of sound insulation requirements which would have become our liability on purchase. The evening after we broke off negotiations, Maisie was perusing the local 'freebie' newspaper when she spotted a two-bedroomed flat newly for sale in a road we had once set our hearts on. We viewed it that same evening, put in an offer below the asking price and it was accepted.

That flat was our home for thirteen years from July 1990. As with all God's gifts, more and more of its merits became obvious as we settled in – including its nearness to two parks for our daily walks and a post box just outside the door. When we sold it and moved to a smaller flat in sheltered accommodation we were able to pay off a substantial part of the initial loan.

AT THE LAST MINUTE

Nigel and Mary Morshead

'Certain doubts you will never have again.' That was over thirty years ago, and God has been true to His word. Such a promise does not come out of the blue, however, so what led up to this one?

Before we married, we had each decided to work fulltime with MRA – which meant that neither of us received a salary, and that we did not have the means to rent or own a home of our own. Now we had a baby, and the person with whom we were living was moving out of London. We needed a new roof over our heads, but the odds were stacked against us.

Setting up home in central London would be costly. Yet we believed we were called to be on hand to welcome the hundreds who came to the Westminster Theatre, MRA's centre in Victoria, seven days a week.

A nearby house was available for £20,000, an average price for that time. Between us we had about enough to buy the front door, and without a salary we could not get a mortgage! We decided not to ask anyone for money.

'Where God guides He provides' was not a new thought to us, but would we stand the test on this scale? Stories of people who had experienced God

answering prayer became essential reading.

In some trepidation we made an offer for the house, signed a contract and had eleven weeks to find the money. From those who knew what we had done we received enough to pay the deposit just as it was due. And then every source dried up, even the smaller gifts that we had counted on for everyday necessities. Doubts and fears crept in. Our only answer was to pray on our knees for twenty minutes each day, and put the venture back into God's hands.

After five weeks a cheque arrived from someone we had not spoken to, with a letter full of conviction about what we were doing. We took fresh heart. Further funds did come, and we sold some shares that had come our way unexpectedly from a Trust. To us it seemed too slow, though. With just three days to go to completion we could muster £9,650, less than half of the agreed price.

On that day a lady, who had earlier given capital for the MRA centre, talked to MRA's Treasurer about the housing needs of those who worked there. He must have sown the notion of helping us to secure a home. We knew nothing of this conversation, and two more days went by.

On the eve of payment-day she saw us and said, 'I hear you are buying a house'. She asked to see it – not that there was much to see, as it was

small and rather neglected. She felt something of God in the venture, however, and told us that a family business had just been sold. She offered us an immediate interest-free loan of £8,000, for up to fifteen years, from her share of the sale.

She asked if more was needed, and when we replied, she said, 'Let me see what I can do'. The next day she returned to tell us that her sister, whom we had only met once, had decided to help her fill the gap. She sat down and wrote one cheque for the full amount.

A lawyer worked out a way for our repayment of the loan to include a share of any growth in value of the house. In the event, our benefactors' share in its value had grown threefold by then, a good investment for them! The ups and downs in our spirits have faded now. At the time, periods of waiting seemed longer; but the 'certain doubts' never did return. So when, a year or two later, we all turned our minds to funding the expansion of the Westminster Theatre into a world centre for MRA, we could play our part with a firmer faith.

RUNNING A HOME

Jim and Sally Baynard-Smith

We felt we were meant to find a home of our own. Since our marriage we had travelled together spending some years in Eritrea and Ethiopia and

some time manning homes for the work of MRA in central London. Our son was aged six.

Sally's parents had both recently died leaving her a small amount of capital. At about the same time an aunt of Jim's left him something too. With another child on the way, the time was right for a permanent place to live!

The money we had inherited enabled us to buy a Victorian four-bedroom home in Oxford, close to other MRA fulltime workers. The main and unanswerable question was, 'If you own a house and have a roof over your head, where does the money come from to live and bring up children?' This was where the 'faith and prayer' element raised its reality head! Part of the answer came through letting two of the bedrooms to students or nurses.

The following year, now with two children, we badly needed a car. When we purchased the house, the deeds surprisingly revealed that we now owned a run-down garage on the neighbour's land. So we owned a garage but had no car to put in it! Then a letter arrived from developers asking to buy the land on which the garage stood. We accepted their offer with no hesitation, and received exactly the amount we needed to buy our first car.

The letting of two bedrooms provided an income for everyday living. This

continued for the next 30 years, even after we moved to a different house.

LIVING WITHOUT A SALARY

Margaret Lancaster

When people hear we have no salary the immediate next question is, 'Then how do you live?'

For my husband and me it would be easier and certainly more predictable to be in regular employment. But we believed that our calling was to be available all the time for the programme of MRA/IofC and that meant it was not practicable to have a regular job.

Our life is nothing if not varied. We have travelled – in our own countries and overseas. As our family was growing up, we used our home to enable people who would not otherwise have met to meet, talk and learn from each other. We have had the privilege of working with people from many backgrounds who have made a mark in their own situations and further afield.

It is an adventure and, as with all genuine adventures, it has its scary and difficult moments; moments of doubt, of despair, and moments of exhilaration, plus a lot in-between. We have never had more than we needed, but we have never gone without anything which was truly vital for our family. I will just give a flavour

of how this has worked out for us.

'We have never had more than we needed, but we have never gone without anything which was truly vital for our family.'

After we married we settled in Canberra, a city which was new to both of us. Soon after we arrived we discovered that our first child was on the way. We spent the following months staying with various friends or looking after the homes of friends who were away. Our first son was born from the home of an MP and his wife who lent us their home, rent free, while they were overseas for the long recess. Later, a senior civil servant and his wife told us, totally unexpectedly, that they would like to contribute regularly to our living expenses; two more children (all three now grown-up) and a house of our own later, the wife still plays a part in our lives, and not just a financial one.

Another friend, a civil servant who lived alone, became a surrogate great-aunt to our children, and she gave us a gift of money every month for well over twenty years. This was the result of a link of the heart with our family and a sense of common purpose, despite our different paths in life, which enriched both our lives and

hers. In her old age I have been able to give her practical support. So in a way we have gone full circle.

Our sons all went to excellent schools. In his final year our youngest ended up as School Captain. When the exams were over the headmaster and his family had the Vice-Captain and his parents plus our family to dinner. It was a happy occasion and the conversation turned to the traditional end of school 'formal'. Some were decrying the expense of evening dress for their children. When asked how he managed, our son replied quite casually that his entire outfit – and splendid it was – had cost \$30 in a charity shop. Jaws dropped around the table!

Our provision has come from so many different sources. Sometimes it has been from people who wanted to support us because of what we were doing. At others it has involved adventurous and sometimes challenging use of facilities which are already in place. And the adventure continues!

THE BARNABAS CHARITABLE TRUST

Mary Lean

My parents, Garth and Margot Lean, each encountered the Oxford Group (later MRA/IofC) when they were students in the 1930s, and separately decided to abandon their career plans and give their whole time to its work

for change and reconciliation. As for the others in this booklet, this meant no salary.

They married in 1946 and lived in houses owned by MRA or friends until I was six, when they bought their own home in Oxford. By then they had inherited some money which meant that they could support themselves and sometimes help other people. They had grown up with different experiences of money. My mother was the eldest child of a successful businessman, while my father, the youngest of five children, was eleven when his father died and his mother's financial anxieties stayed with him all his life. But they shared a desire to support those who had given up a secure income to follow a calling similar to their own.

So, when a survey in 1984 showed that many MRA workers were living on tiny incomes, they were keen to respond. Families with young children were coping on between £1,000 and £5,000 a year, and some single people on under £500. Many of them were dependent on regular gifts from people in their 60s, 70s and 80s, which would cease on the deaths of the donors.

'Families with young children were coping on between £1,000 and £5,000 a year.'

My parents came up with the idea of setting up a charitable trust to help such people with their living expenses. It was registered under British charitable law in January 1985, for the relief of poverty and the advancement of the Christian religion. I was one of the first Trustees, and Betty Rainbow was the first Treasurer.

We named the Trust after St Barnabas, 'the son of encouragement', who sold his farm and gave the proceeds to the first Christians, who were living communally, sharing all they had. Its first funds came from the royalties of my father's biography of Frank Buchman, the founder of MRA/IofC. Donations soon began to arrive from others. In its first year the Trust gave away £5,095, divided between fifty families, couples and individuals.

As money began to come in, the Trustees had to decide what our investment policy should be. A conventional approach would have been to invest any donations, build up a fund and give away the income. My mother, however, had other ideas, and wrote to the Trustees in September 1985, suggesting that it was more important to respond to existing needs than to build up funds for the future.

'I feel that the more we distribute, the more will come in and faith and prayer is as relevant to the Trustees as to the recipient,' she wrote. 'I don't

suppose the early apostles invested Barnabas's money; it was needed at once. I would rather see a faith and prayer account than a steady investment bringing in a pittance. A brisk flow in and out. Instant help because the needs are now.'

'The more we distribute, the more will come in.'

This became the policy of the Trust – and although the coffers have sometimes run low, they have never been empty. In its second year it disbursed £20,975 to 108 couples and individuals. By the time of its thirtieth anniversary in 2014, it had given away nearly £3,000,000 and had also been able to give some interest-free loans to help people buy their own homes. As the years went by, a small proportion of its income was invested, but the principle of putting immediate needs first continued.

The creation of the Trust was timely, because tax law in Britain was changing. Many of those who had given directly to individuals in the past had made use of an arrangement by which the recipient could reclaim the tax the donor had paid on the sum given. This scheme was phased out from 1988, making it more tax efficient for donors to give to a charity than to an individual. Others chose to give to the Trust because this reassured them that their money would go where it was most needed.

The Trust gives regular grants to charitable workers on small incomes who need help carrying forward their vocations, and to older people who have worked without salary for all or most of their lives and who are now retired on low incomes. It also helps people who are facing financial difficulties caused by illness or another emergency. Many beneficiaries see the Trust as a channel for the divine provision on which they have relied all their lives.

One of these people was Margaret Foss, who died at the beginning of 2014. Her daughter, Phoebe Gill, writes:

'In the 1940s my parents, Pat and Margaret Foss, committed themselves to God and lived this out through the work of MRA. It was a life of joyful sacrifice and never one of regret, even though Dad turned down a lucrative post in order to serve in this way. They spent many years in Africa as well as here in the UK.

'Their lives were lived without salary and through prayerful belief that their needs would be provided for. When my father died and my mother became incapable of looking after herself and needed help, it was another occasion for prayer. This was answered through the provision given by the Barnabas Charitable Trust who helped Mum through the last years of her life. Her family are eternally grateful for this care; grateful for the financial assistance but also for the

care and active thoughtfulness of the Trustees and those administering the Trust. They were always ready to listen and to consider Mum's needs with a can-do attitude which meant the world to us, her family, as well as to Mum herself. She was grateful right through to the end.'

Another beneficiary, Alison O'Brien, received a one-off grant to help her receive the training to launch a counselling service in her community. She writes:

'At a time when we as family needed support, the Barnabas Charitable Trust made it possible for us to continue with what the Lord had called us to do. My husband is an Anglican clergyman and I was doing an MA in Pastoral Counselling. We had severely restricted funds and a young family. I began to wonder if we had got it wrong: Josh needed school shoes and my fees were due. When the Trust wrote back offering a grant, this was such a precious encouragement and much needed provision.

'I began to wonder if we had got it wrong: Josh needed school shoes and my fees were due.'

'I finished my training and have set up a community interest company that provides support, counselling and

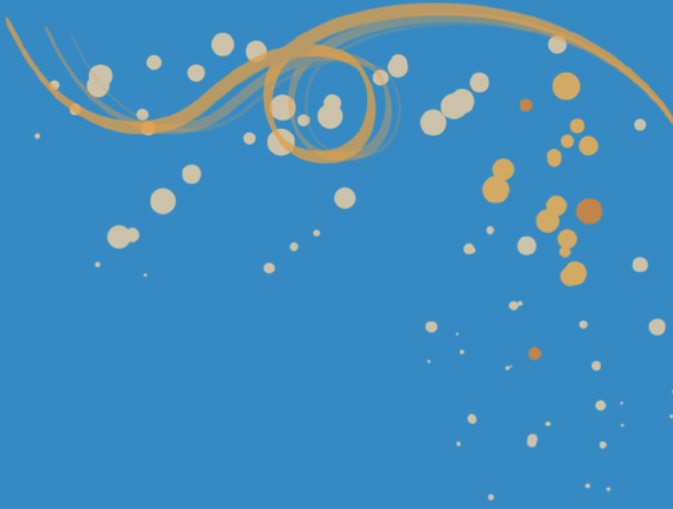
therapeutically held groups, which are designed to help those suffering with depression, grief, loss, stress and anxiety. We have helped numerous individuals and groups who would not necessarily have been able to access or afford therapy. A huge thank you for being such a pivotal part in our journey.'

Most of the Trust's giving has been in the UK, but people overseas have also benefitted. One of these wrote from Kenya of how he had had to take his three sons out of college because he could not afford their fees. 'Dance and tears of joy filled our

house when we got the emails to say that Barnabas could support them for their remaining studies.' All three have now completed their courses.

For the Trustees, as well as the beneficiaries, our thirtieth anniversary is an occasion for huge gratitude – to all those who have given to the Trust during their lives or in the form of legacies, and to God, who has so generously provided.

Donations or applications to the Barnabas Charitable Trust can be sent to the Secretary at 28 Ferry Rd, Oxford, OX3 0ET.



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