

STATUTORY RULES OF CONSTRUCTION PERTAINING TO PRAYER

By Evan S. Gutman CPA, JD

I genuinely believe the power of Prayer is the greatest and most unlimited power available to man. Certainly, it is more powerful than any Court Order emanating from any Judge on any Court on Earth. It can assure the Probable and also attain what "appears" to be Impossible. Thus, the Impossible is merely Improbable and nothing more. There are no limitations of Subject Matter Jurisdiction regarding Prayers. And anyone is entitled to freely plead their case in any manner they please. It took me a lot of years (Decades) to realize this. I'm not necessarily the quickest learner in the world, but when I learn something, I learn it well. When a Prayer is answered affirmatively, it's just like winning the Jackpot. Much better than something as trivial as the lottery.

Although concededly, I often have difficulty ascertaining, which one of the statements I write is the most brilliant, I would have to say the above paragraph ranks right up there. The fact is that Prayer is a humanistic tool GOD has provided to humans, which is substantially underutilized. It really can accomplish virtually anything.

In utilizing the power of Prayer there are some basic rules that need to be complied with. Before addressing them, it is appropriate to note an important passage John Locke wrote in his Second Treatise of Government, which provides insight on the matter. He wrote:

"And he that appeals to Heaven, must be sure that he has Right on his side; and a Right too that is worth the Trouble and Cost of the Appeal, as he will answer at a Tribunal, that cannot be deceived, and will be sure to retribute to every one according to the Mischiefs he hath created to his Fellow-Subjects; that is, any part of Mankind." ²²

The basic message conveyed by Locke's passage is to be very careful what you pray for. Alternatively stated using common everyday language, "be careful what you wish for, or it may come true." With these words of caution, at least so far as I can discern the matter, the following rules pertaining to Prayer may be helpful to the average person. They have certainly worked for me.

RULE #1 - DON'T PRAY FOR ATTAINMENT OF MATERIALISTIC THINGS

This can fairly be classified as the "Lottery Prayer." As many millions of people have learned, the so-called Prayer that goes, "GOD, please let me win the lottery" is not particularly effective. It's the equivalent of saying, "the only thing I really care about is my own material comforts." That is not a message you want to convey and it will not be received particularly favorably. Even if such a Prayer is answered affirmatively, that's probably more cause for concern. It is a known, historical fact many lottery winners have not fared well in life. This is especially the case if you use the money imprudently.

However, winning the lottery in the absence of requesting such in a prayer may be viewed as a reward for a life well led. It also may constitute a vote of confidence in your moral character by the Almighty with the expectation that you will use the money wisely. Thus, while you shouldn't pray to win the lottery, you also shouldn't be afraid of winning it. I use the lottery only as a common example regarding prayers for the attainment of materialistic things. The same premise applies to other prayers for economic comforts of the world.

RULE #2 - PRAYERS ON ANY MATTERS ADVANCING YOUR OWN SELF-INTEREST HAVE A LOWER PROBABILITY OF BEING GRANTED THAN PRAYERS MADE ON BEHALF OF OTHERS

There is certainly no prohibition on praying for things other than material items for yourself. Good health, happiness, a long life, friendship, or someone to love are clearly acceptable examples. But, it is a fact, that when you pray for anything on behalf of yourself, the prayer has a lower probability of being granted. A prayer for good health is a totally valid request. But, the bottom line is that praying for your own health is not as effective as praying for the good health of someone else.

RULE #3 - DON'T PRAY FOR ANYTHING BAD TO HAPPEN TO ANYONE

You definitely want to steer totally clear of what could fairly be called the "Revenge Prayer." Even if it were to be granted, you can be fairly certain it will come back to haunt you with even greater force. GOD wants us to get along with each other. GOD recognizes that we all view things differently and have different opinions on various issues. HE (SHE) also recognizes and understands that at times we will even treat each other wrongly or unjustly, which HE (SHE) will forgive us for doing. But, don't try to bring HIM (HER) into the game on your side regarding such matters. If you think someone's a Jackass, you're certainly free to inform them of such and state the reasons why. But, you definitely don't want to ask GOD to inflict any type of ill will on the person. The disputes we all have with each other are designed for us to resolve amongst ourselves in a peaceful manner. And of course, such resolution does not preclude the expression of reasonable, peaceful Passion, or the utilization of invective vituperation.

RULE #4 - PRAYERS OF GENERAL INTENT ARE ENCOURAGED, BUT DO NOT PROVIDE IMMEDIATE FEEDBACK

This can fairly be called the "World Peace Prayer." Obvious examples include, "Please let there be world peace, happiness, let's all get along, or I hope everyone has good health." These prayers do actually affect the world positively. They release positive energy into the Universe, which is to everyone's benefit. Consequently, they should be regularly expressed to GOD. Unfortunately though, there is a problem with these prayers. The problem is they don't generally provide us with sufficient timely feedback enabling us to ascertain whether GOD is answering the prayer affirmatively or negatively. On any given day, there are countless positive or negative things occurring in the world. Thus, you could say numerous prayers of general intent consistently and never experience the true feeling of the Power of Prayer.

Regrettably, the World Peace Prayer or any of its numerous variations are typically the prayers most religions focus on. When you go to Church or Temple, these are the types of prayers commonly said in one form or another. It is the absence of sufficient timely feedback regarding these prayers that causes many people to lack full appreciation for the existence of GOD. Going to a religious service then just becomes a mechanical and substantially irrelevant

exercise devoid of true feeling for the Almighty. Your relationship with GOD is designed to be much more personal in nature. Go to religious services if you enjoy them or skip them if you prefer. More importantly, take the time to genuinely converse with GOD on your own time at home.

RULE #5 - THE MOST EFFECTIVE PRAYERS ARE THOSE ADDRESSING SPECIFIC ISSUES TO FURTHER THE GOOD OF SPECIFICALLY IDENTIFIED INDIVIDUALS OTHER THAN OURSELVES, FAMILY OR FRIENDS

Okay, so no Lottery Prayers and no Revenge Prayers are bright-line rules. World Peace Prayers are commendable and encouraged, but don't provide us with sufficient feedback to fully appreciate the benevolence of GOD. Other prayers for own benefit or self-interest are acceptable, but will be considered with a "grain of salt" so to speak. This is because we are praying for ourselves. So, what does that leave you with?

It has been my experience that the most effective prayers are those we express for the good and well being of specifically identified individuals. The more attenuated our relationship with the individual is, the higher is the probability the prayer will be granted. Thus, a prayer for ourselves being naturally identified with Self, has the lowest probability of being answered positively. A prayer for the benefit of our children or parents would be the next level of consideration. This is because although prayers for our children or parents are not directly for the benefit of Self, they do indirectly benefit us if granted. When a benefit inures to our children or parents, it tends to impact positively upon us individually. This is naturally attributable to the closeness of the familial relationship. Following this line of reasoning, prayers on behalf of our brothers or sisters, then uncles or cousins, would be the next corresponding levels. Prayers on behalf of personal friends or their family members are generally quite effective. This is because our relationship with friends is not familial in nature and is typically characterized by sufficient attenuation justifying increased consideration of the prayer made on their behalf.

The matter then becomes even more acute regarding total strangers. These prayers are extremely effective. For example, let us hypothetically assume you read about a particular legal case of any nature addressing any issue in the newspapers. You have a strong belief and feeling regarding the matter. As a result, you express a prayer on behalf of the litigant. You don't even know the litigant and they don't even know you said a prayer on their behalf. This

type of prayer will be given an extremely high degree of consideration by the Almighty.

If your prayer is answered in the affirmative and the litigant who is a total stranger to you wins their case, you experience a sense of internal satisfaction from knowing GOD heard your prayer and answered it affirmatively. Of course, it is also possible HE (SHE) will answer your Prayer negatively and the litigant will lose their case. Nevertheless, it is a "Fact" that prayers you express on behalf of total strangers receive maximum consideration. Concededly, not all "Facts" can be proven. Many "Facts" are known only by "Belief" and "Faith."

Beyond the strong degree of consideration given to prayers we express on behalf of total strangers, there is only one greater level. That is when you express a prayer for Good on behalf of your political or personal enemies. There is little doubt in my mind that when you do so with a genuine and earnest intent that you want the prayer to be granted, you have either reached Heaven or at least are fairly close to it. Concededly, it's a pretty tough thing to do.

But, look at it this way. The entire reason a person is your political or personal enemy is because you believe they are wrong on a particular issue or with respect to the way they treated you, or someone you like, in some manner. Thus, the crux of the element, giving rise to the friction between the two of you is that you believe your position is "Good" and that their position is "Wrong." Thus, if you simply pray for GOD to bring "GOODNESS" to them, then what you're doing is praying for GOD to bring them over to your point of view. As I see it, while no human logic is infallible, this theory of logic is fairly strong.

From a personal standpoint, after many years of pondering the issue, I was only able to reach this level of prayer during the first two weeks of June, 2008.

It's a rather uplifting feeling.

THE MORAL OBLIGATION TO REPAY YOUR DEBT TO THE UNIVERSE

By Evan S. Gutman CPA, JD

One of my favorite sayings is "to whom much is given, much is expected." I don't know who came up with it though. One of the definitions of the term "Debt" in Black's Law Dictionary is as follows:

"In a broad sense, any duty to respond to another in money, labor or service; it may even mean a moral or honorary obligation, unenforceable in legal action."²³

Typically, we think of a debt as a sum of money borrowed, which must be paid back. If borrowed from a family member or friend, interest is normally not required. However, if borrowed from a credit card company, interest is not only required, but imposed at an immoral rate. The concept of "debt" considered as a timeline may be stated as Borrowing, Repayment and/or Forgiveness.

We borrow because we have an anticipated temporary need of something we lack. Typically, it entails temporary use of someone else's money or other "thing." However, as indicated above, the term "debt" is not limited to money. Thus, what is "borrowed" is not limited to money. For example, if a friend helps us move into a new residence, we consider ourselves to "owe" them our assistance if they should move to new residence. This concept applies to any type of "help" a friend may provide to us.

When someone helps us, we often, but not always, incur a debt to them. Sometimes the help provided is not a borrowing, but rather a gift. A good friend will often assist you in moving to a new residence without the slightest expectation of receiving any type of repayment. However, even when this occurs, we internally tend to have a sense of obligation to them. The following type of conversation, which occurs quite frequently exemplifies this premise:

Person #1 - Thank you so much for help. I owe you.

Person #2 - You don't owe me anything. I just wanted to help.

The fact that person #2 expressly disclaims any liability regarding the help provided, does not internally relieve us from our sense of moral obligation to help them in the future. Consequently, it can fairly be stated that the more we help other people, the more other people have an internal sense of owing us.

This occurs even if we expressly disclaim any right to repayment. Alternatively, the more we accept help from other people the greater is our sense of owing.

Taking these premises to the extreme let us presume the average person has a genuine belief in GOD. While not all people are in this category, and although there are a wide variety of religions, most people I've met if asked directly, would say they do believe in GOD. Assuming you do, chances are you can reflect back on your life and recall some time when you said a prayer to GOD asking for assistance. If your prayer was answered affirmatively it is my position that at that point in time you incurred a Debt to the Universe.

The Universe may have provided you with the requested assistance as a Gift. Nevertheless, internally you have a moral obligation to view it as a Debt requiring repayment. In the same manner as when a friend helps you and says there is no need to pay them back, you have to decide the best way to repay GOD. HE's not looking for repayment. But, internally you know it's the right thing to do. The manner of repayment is your decision to make. Maybe it's giving to charity, helping your friends or family, praying, attending religious services, or a wide host of other alternatives. The important point is that from a moral perspective if GOD helps you by providing the assistance you requested, then you have to repay that debt. This applies even though from GOD's perspective it was intended as a gift.

Repaying any debt, including one owed to the Universe provides you with a sense of well-being. When we make the last payment on our home mortgage and feel that we own the residence free and clear, we feel a sense of relief. Similarly, the acts we take to repay our debts to the Universe also provide us with a sense of relief. This is because we know we have given something back to repay what was given to us. It results in a sense of general belonging, rather than alienation. It makes you a part of something that is worth being a part of.

In contrast to the foregoing, in everyday life, one of the most common types of borrowing is from a credit card company. Credit card companies can fairly be characterized as implementing a loan program that is antithetical to GOD's program. The reason is as follows. GOD's program is formulated as a gift without expectation of repayment, but which gives rise to an internal sense of owing by the borrower. In contrast, a credit card company loans us money pursuant to stringent terms in a written agreement. The agreement typically provides for repayment at an exorbitant rate of interest with substantial "penalties" to be imposed, such as late charges, if payment is not made on time. Thus, the credit card company does not rely at all upon one's internal moral sense of obligation. Instead, it seeks to extract repayment by threat of punishment in the event of nonpayment.

As to the issue of motivation, the credit card company does not loan us money for the purpose of helping us. Quite to the contrary. The credit card company is motivated solely by a desire to capitalize upon our temporary need to borrow, in order to gain an unfair profit from the transaction. It is therefore not the act of a friend helping another, but rather the act of one seeking to take advantage of another's need for help. The concept is basically, "we'll give you some help now, but we want a lot more in return later." A comparison of GOD's program with its antithesis (i.e. the loan program of a credit card company) makes apparent the following principles and rules of morality related to debt:

1. The greater the amount of repayment expected, the lower is the moral obligation to make payment.
2. The lower the amount of repayment expected, the higher is the moral obligation to make payment.

These two above principles are indicative of a moral ranking regarding the obligation to repay debt. GOD has the least expectation of repayment and therefore is owed the highest moral obligation of repayment. Family and friends who tend to lend money or help without expectation of any interest upon repayment, or sometimes without any expectation of repayment at all, are owed the next highest moral obligation for repayment. Employers, financial or other institutions that require repayment with interest, but at a fair rate, are owed the next highest moral obligation of repayment. Credit card companies, which utilize the loan to extract as much as they possibly can from the borrower with substantial penalties and punishment if payment is not made, are owed at best a most minimal moral obligation of repayment.

Applying these principles to State Bar admission standards results in the following conclusion. The good moral character requirement for admission should not result in denial of admission to any State Bar Applicant based upon a failure to repay credit card debt. The reason is that at most, there is a very minimal moral obligation to repay credit card debt. The credit card company chose to adopt a written agreement containing substantial provisions to protect its interests. Most of those provisions are in small print for the purpose of keeping the debtor unaware of what they are agreeing to and allowing the credit card company to maximize its financial profit from the transaction.

The credit card companies have selected and imposed their manner of expected repayment upon unfortunate borrowers. Accordingly, that is what the transaction is limited to. Aspects of good moral character are in general for the

most part, not an appropriate subject for consideration as regards unpaid credit card debt.

So remember the following. When GOD helps you, you owe the Universe in a big way. Presented to you as a gift, it should be viewed by you internally and morally as a debt, which you have an obligation to repay. You have a moral obligation to repay the Universe and its participants when they help you.

As for the credit card companies, I'm tempted to say they should just go to Hell. However, since I only believe Heaven exists and don't believe Hell exists, I guess they should just go to Court. That's the deal they wanted. They drafted the terms and that's the deal they imposed on the debtor. So they are entitled to absolutely nothing more. Having chosen to distance themselves from morality and ethics, they are willingly alienated from the moral obligation related to repayment of debt. Such is reserved for GOD, the Universe and people who have a general sense of morality.