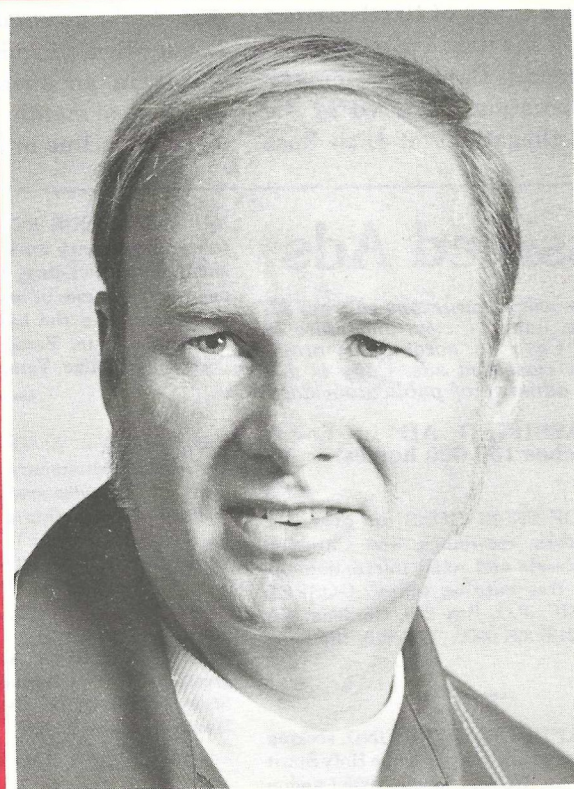


THE LAST WORD...

Jamie Buckingham



THIS WEEK MY new Master Charge and BankAmericard arrived in the mail.

I promptly destroyed them.

It's not that I have anything against these good people. But I am convinced that credit economy is not only destroying our nation, it is one of Satan's chief tools in destroying the Believer's faith.

Two years ago the Holy Spirit began dealing with me about my bulging wallet—filled with plastic gods. Armed in their strength, I was able to do battle with the enemy who appeared at my gate each month in the form of bills. I could go into a strange city and not fear, for my gods were with me. No longer did I have to take thought saying, What shall we eat? or What shall we drink? or Wherewithal shall we be clothed? For I could now charge all things on my master credit cards.

I had friends who were waiting on God. When they had needs, they prayed and trusted the Lord to supply. Not me. I bought now and trusted God to

pay the bills later—with interest. Something seemed backward.

Then John Walters, a friend of mine, lost his job as manager of a large supermarket. Knowing he had five children, I dashed over to his house to see if he needed money.

"Oh, no," he said calmly, "we don't owe anybody anything. We don't use credit cards."

I remembered another friend whom the Lord called into a faith ministry. "I can't go," he said sadly. "I owe my soul to Sears, Roebuck."

The contrast was too vivid to miss.

A man may try to rationalize and say it takes greater faith to go into debt for God than to wait and pay cash. Perhaps, sometimes, it does. But most folks I know don't go into debt for the glory of God. They go into debt because they don't have enough patience and faith to believe that all things come to those who wait—and then they pray desperately for God to bail them out.

God's call today, for those moving in

the Spirit, is to "travel light." The writer of Hebrews gives the picture of God's Olympic runners who are called to lay aside every weight, and run with patience the race set before them (Heb. 12:1).

With this understanding, our family claimed deliverance from the plastic demons which had so long beset us. One night at the dinner table we talked it over with the children and reached an agreement that we would buy nothing new until we paid off all our old debts. We also agreed that all purchases in the future would be paid in full and in cash. If the Lord wanted us to have a new car, we'd trust Him for the money. If He didn't, we'd trust Him to heal the old one or to give us joy and peace as we walked. But under no circumstances were we ever again to be weighted down by monthly payments.

I don't want to use this column to make sweeping statements regarding credit economy. But I am deeply concerned about the effects of huge debt

on the lives of people who claim to trust God for all things.

It is discontent, insecurity, and fear that drive men into debt. Dissatisfied with our present situation, and unwilling to live on whatever financial plateau we find ourselves, we arm billfolds with credit cards and buy today (at unbelievable interest rates) what God would give us if we only waited for His time.

Again the writer of Hebrews hits us where it hurts. "Be ye free from the love of money; content with such things as ye have: for himself hath said, I will in no wise fail thee, neither will I in anywise forsake thee." (Heb. 13:5ASV).

The people of God are to be free from the temptation of extravagance, luxury, and easy money because they know the God who supplies their needs. (Note: It's not faith *that* God will supply, but rather faith in a God *who* supplies.)

Credit buying moves us off the mountaintop of faith and into the prison cell of presumption, for it has about it the ring of casting one's self off the pinnacle of the temple. All of us want our needs filled as quickly as possible. If we want something, we want it yesterday—today at the latest. Few seem to be able to discipline themselves to run with patience. It's just so much easier to plunk the credit card on the counter and say, "Charge it!"

Last year I was driving through Norfolk and pulled up at a stoplight beside a big yellow school bus filled with nuns. Glancing out my window, I saw written on the side of the bus, "Sisters of Divine Providence."

"Wow!" I thought. "That's great. Finally there's someone who . . ."

But then the bus pulled out in front of me, and all my dreams were shattered as I saw on the back door, in much smaller letters, "Emergency Exit."

I'm learning, painfully, that the people of divine providence have no emergency exits. Trusting God means sealing up all the other ways out. It's like those three Israeli teenagers in the

court of Nebuchadnezzar who said, "O King, we will not serve thy gods, for our God is able to deliver us from the fiery furnace. But even if He doesn't intervene, we'll still not disobey Him." To them, trusting God meant sealing off all emergency exits.

Last year our local Body of Christ in Florida decided to seal off all emergency financial exits. This meant all moneys received into the church treasury were to be put into the Lord's work—immediately. Nothing would be saved back for a rainy day, for this was synonymous with saying, "In case God lets us down, we can still function." Praise God for a group of people who were willing to say, "If God doesn't intervene, we'll just fail."

Several years ago one of our major denominations announced they had finally saved up enough money in a Federal Reserve Bank to support all their foreign missionaries for a year in case of financial crisis. At first this seemed to be just good business, but then I heard what was really being said: "Even if God let's us down, we can . . ."

There are no life preservers aboard the Good Ship Zion. Plastic credit cards may help you float a loan, but they'll never support you when you're floating alone. The day is coming when we'll either sink or swim with Jesus. And when the trumpet sounds, I don't want to have to say, "I can't come right now; I still owe J.C. Penney \$666." ♦♦