



Pastor's Page

Faith and Finance

It doesn't seem that long ago that I owned two houses and was planning to buy a hotel. Unfortunately it all went wrong as I ended up losing a lot of money and having to spend some time in Prison. They were dark days and despite winning a beauty contest my financial situation got worse and worse until I had to declare myself bankrupt. This would have crushed many a man but since it was only a game of Monopoly I soon got over it!

Not surprisingly I didn't enjoy Waddington's world famous board game "Monopoly" as a child because it was all about making money and I just didn't really understand finance (still don't.) I much preferred Cluedo which was all about murder!! (Yes it's a bit worrying isn't it?!) But though I really am quite ignorant about financial matters (I thought 'Credit Crunch' was a Cadbury chocolate bar!) I realise that the current crises is causing much worry and distress. When we hear that the US Treasury has announced plans for a \$700bn (£376.7bn) bail-out plan for Wall Street banks we know there's a problem! An official definition of Credit Crunch is = *The situation created when banks hugely reduced their lending to each other because they were uncertain about how much money they had. This in turn resulted in more expensive loans and mortgages for ordinary people.* As I understand it credit is spending money that you can't really afford or don't really have! Borrowing is part of the same phenomena. Therefore Credit cards can be very dangerous things! I remember many years ago as a teenager watching my Father ceremoniously cutting up his credit cards over our waste paper basket saying that they were very lethal things. He had been enticed into spending more money than he could afford. (He was sent some more cards but he cut those up too!) The old "Access" slogan summed up well the attraction of credit cards "Access takes the waiting out of wanting." Quite simply they play on people's propensity for greed and none of us are immune. But lest you think I'm being judgemental about people who have credit cards, I have two! They are not evil but they are very open to abuse placing great temptation in our way, leading sometimes to enormous debt. As Scripture says; "For the love of money is a root of all kinds of evil" (I Timothy 6:10) Jesus said; Do not store up for yourself treasure on earth where moth and rust destroy and thieves break in and steal. But store up for yourselves treasure in heaven where moth and rust do not destroy and where thieves do not break in and steal. For where your treasure is there your heart will be also. No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money! (Matthew 6:19-24)

So what do we love; God or money? Who is our Master; God or money? The writer to the Hebrews advises; Keep your lives free from the love of money and be content with what you have. (Hebrews 13:5) There is great freedom in being content with what we have and we can be because we have a saviour who promises that if we "seek first his kingdom and his righteousness all these things (material necessities) will be given to us as well" (Matthew 6:33)

These are trying times but trust Jesus he provides the only true 'get out of jail' card!

28th September 2008