

Be Content With What You Have

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The story goes that a preacher and a deacon were playing golf one day. Each time before the preacher prepared to putt he would bow his head, close his eyes, and say a little prayer. Then he would open his eyes and tap the ball directly into the hole.

This went on for a few holes with the preacher never missing a putt. Meanwhile, the deacon's score kept climbing as he missed one putt after another. Finally he turned to the preacher and asked, "If I said a little prayer before each putt do you think it would help my putting?"

"No," replied the preacher. "Praying will not help you." "Why not?" the surprised deacon asked. "Because you don't know how to putt," replied the preacher.

It is funny how people think that some ritualistic religious act or gesture will change the outcome of their behavior. There is no doubt that prayer changes things. But the Bible also tells us that we reap what we sow. It does not teach that we can do what we want, say a little prayer, and then expect God to reverse the results of our actions.

One of the great examples of acting one way and then hoping that God will reverse the results is how many people deal with debt. Buying on credit goes against the basic teachings of the Bible. The book of Proverbs warns, "*The borrower is servant to the lender.*" Romans 13:8 adds, "*Let no debt remain outstanding.*"

The biblical writer promises us that "*my God will meet all your needs according to his glorious riches in Christ Jesus.*" Charging things is saying to God, "Since you are not providing my needs I'll trust in credit instead."

The problem of debt is twofold. First, it places tension and restraints on our resources when we have to pay. But even more detrimentally, it teaches us to be unhappy with what we have. If we grasp at everything we can charge, we will always feel poor.

The Bible warns against charging people exorbitant interest rates. If Jesus walked the earth today, I think he might cry out against the pay day lenders who give workers their pay check a week or two early and then charge rates that, when annualized, equal hundreds of percents. I think he would warn against greedy income tax preparers who offer instant returns that include similar high interest rates. Some banks have now joined the greed line, charging a 10 percent fee for loans up to \$500, which is automatically repaid when the customer's next paycheck is deposited in the account. That translate to losing \$50 just to get the money a week or two earlier. It just isn't good business sense.

So what does all this have to do with the story on putting? Only this: if people foolishly manage their money and then say a little prayer expecting God to help them out of their financial mess, it probably won't happen. God helps those who follow his Book, and his Book teaches us to, "*Keep your lives free from the love of money and be content with what you have*" (Hebrews 13:5).