

SHOPPING WITH GOD'S CREDIT CARD!

Today's Text: Isaiah Chap. 55

Extracts:

Ho! Everyone who thirsts, come to the waters; and you who have no money, come buy and eat. Yes, come buy wine and milk without money and without price [Is. 55: 1]

A credit card is a loan facility granted by finance companies that enables a consumer to buy now and pay later, either in full or more commonly by monthly installments. The most popular credit cards are VISA, MASTERCARD and AMERICAN EXPRESS. According to a recent Federal Reserve System study¹, there are 15 billion credit card transactions in the United States with a value of \$1.23 trillion compared to 8.3 billion debit (ATM) card transactions valued at \$348 billion. In simple terms, the debit card is used almost twice as much as the credit card, meaning that more people spend within the limit of their bank accounts. However, in terms of value of transactions, American consumers spend only one dollar cash compared to \$120, 000 by credit cards! As a result, consumer bankruptcies, as a percentage of all bankruptcies, have jumped from 87% in 1960 to 97% in 2000.

Borrowers who declare themselves bankrupt so as to avoid repayment of their credit card debts have only shot themselves in the foot. For example, until the statutory period of grace is over (seven years in America), their credit records are stained and they will no longer be considered eligible for any major loan facilities, such as mortgage, student or car loans. They are treated as special risks by the financial system. It is no wonder that "the borrower is servant to the lender" [Prov. 22: 7].

In today's lesson, God is offering believers a better option. He has a credit card that is more versatile than any human credit card in existence. Consumers can use it without having sleepless nights because it has no credit limit and no repayments! Would you not like to have such a credit card? Find out in today's lesson how you can obtain one.

¹ http://www.debtsmart.com/cgi-pl/article.cgi?cmd=article&article_num=14&cmd_stat=title

1. Limitations of human credit cards

Ideally, the decision to buy or not to buy depends on our means and how urgently we need the item or service. If we have the means and it is urgent, we can pay cash, especially if it is convenient. For example, if you are out of food supplies, you may walk across to the shopping mall or corner shop (or food market) to buy what you need and pay by cash or ATM card. If you do not have the means and you do not consider the item essential or urgent, you can afford to postpone buying until you can save enough to do so. However, if the item is urgent and essential and you do not have the means to buy now, what do you do? For example, you have just received a phone call that your loved one has been hospitalized following a car accident some 200 kilometres from your residence, and you are required there urgently. If you have enough money in your bank account to buy a ticket, it is no problem. Unfortunately, most people do not plan for such unanticipated expenses. That is where the credit card becomes handy and desirable.

No matter how desirable they may be, human credit cards tend to share the following limitations:

a) *They are only for income earners*

No credit card company will grant credit card facilities to the unemployed, the homeless or the poor. However, the moment you start earning some money, they are after you. They bombard your mailbox (letter or e-mail) with unsolicited pre-approved offers! Therefore, credit cards cannot be for *everyone*.

b) *They all have an upper limit*

No matter how much you earn, the credit cards you hold have an upper limit. The more you earn, the higher your upper limit. As you establish a good repayment record, they raise your upper limit. But there is always an upper limit. Even in some cases, such as the *American Express* card, where there may be no upper limit, you are expected to pay in full each time you receive a payment request. However, this type is popular among people, such as Hollywood movie stars, who do not like carrying much cash when they travel.

c) *Credit cards are addictive!*

Always remember that credit card companies are in business to make money. They are not charities! They make their money from the charges on your outstanding balances. According to a recent survey² of practices in the United States, 43% of the 126 surveyed cards required cardholders to

² Scott Bilker, "Credit Card and Debt Statistics Database," www.debtsmart.com

pay only a tiny 2% of their outstanding balance each month. No card required more than 4%. That gives them enormous room to suck us dry! Here are some of the charges that are padded into your credit card loans:

- ❑ *A late fee* if your payment is not received by the due date;
- ❑ *A delinquency fee* for customers who make one or more late payments
- ❑ *A currency conversion fee* for purchases made in other countries
- ❑ *A higher interest for cash advance*
- ❑ *An insurance premium* on the outstanding balance

Even when you offer to pay off the full amount by negotiating the charges, they still put an unfavourable remark about it on your credit report! The net effect is that if you fall into their trap of paying the minimum every month, you soon find that your overall balance is going up, not reducing! You are drawn into a debt trap that you can hardly escape from. You give yourself a false liquidity cushion when you are actually mortgaging your future. That is why credit cards can be an *addiction*.

2. But God's credit card is different!

Through the prophet Isaiah, God said, "You who *have no money*, come, *buy and eat*" [Is. 55: 1]. If we have no money, how can we buy? Who will pay for it? If God is going to pay for us, then, He is offering us credit facilities. He is offering us His credit card! This different kind of credit card has the following features:

a) *It is for everyone!*

Unlike human credit cards that are meant for income earners, God offers His to "everyone who thirsts" and everyone who has "no money" [v. 1]. Therefore, rich or poor, employed or unemployed, teacher or student, old or young, you are *entitled* to God's credit card. In other words, you are pre-approved to have one but whether you will in deed take one is your own decision.

b) *You are the one to set the upper credit limit!*

God said, "Why do you spend money for what is not bread, and your wages for what does not satisfy? Listen carefully to Me, and *eat what is good, and let your soul delight itself in abundance*" [v. 2]. God's credit card company is not only offering you credit but also teaching you how to spend it *wisely*.

In Verse One, He had suggested that you could buy "wine and milk without money and without price." Wine represents wants or luxuries while milk represents necessities. "Without money and without price" means that you do not have to worry about the cost and who will pay for

it! Are those not similar to what human credit companies also tell you? However, God goes beyond human promises. He cautions you to spend the credit that He is offering you in a wise way. Firstly, spend it on bread, that is, necessities or needs, not on wants that constitute the basis for greed. Paul wrote to the Philippians, “My God shall supply *all your need* according to His riches in glory by Christ Jesus” [**Phil. 4: 19**]. In the Sermon on the Mount, Jesus Himself said [**Matt. 6: 25, 32**]:

Do not worry about your life, what you will eat or what you will drink; nor about your body, what you will put on. Is not life more than food and the body more than clothing?... For your heavenly Father knows that you need all of these things.

Therefore, God has made available to you a credit card *without limit*, and He leaves you to determine your own maximum limit, subject to your individual needs!

The second suggestion that God made is to spend our wages on what is good and satisfies [**Is. 55: 2**]. We know that material things do not satisfy because “man shall not live by bread alone, but by every word that proceeds from the mouth of God” [**Deut. 8: 3; Matt. 4: 4**]. The word of God is a lamp to our feet and a light to our path, and it is sweeter in our mouths than honey [**Ps. 119: 103, 105**]! Therefore, if we listen to God, we have no limit to what His credit card can buy us!

c) *Your bills have already been paid!*

God has assured that His ways and thoughts are not like ours, that once His word gets out of His mouth, “it shall not return to Me void, but it shall accomplish what I please, and it shall prosper in the thing to which I sent it” [**Is. 55: 10, 11**]. When He offered us His credit card, it was not because we could ever pay back. That is why everyone is qualified to have it and use it without worrying about costs and limits. He says that His word never goes void. Therefore, do not expect Him to send you bills because you will not be able to pay!

The woman with the issue of blood for twelve years had been to many doctors, and “she had spent all that she had and was no better but rather grew worse” [**Mk 5: 25**]. Can you imagine how many of her bills were covered by credit facilities? Then, she came to Jesus and was healed. Did Jesus send her any bills? No. God does not send bills on His credit card! So, having opened to you His good heavenly treasures to bless all the work of your hand, you shall lend to others but you shall not borrow [**Deut. 28: 12**]! Never again will you need to declare yourself bankrupt.

3. But you still have to choose to use God's credit card!

Writing to the Corinthian church, Paul said, "you were bought with a *price*; therefore glorify God in your body and in your spirit, which are God's" [1 Cor. 6: 20]. That God's credit card is free to us does not mean that it is free to Him. Our bills were pre-paid on the cross when Jesus Christ bore our griefs and carried our sorrows, and His Father laid on Him the iniquity of us all [Is. 53: 4, 6]. Therefore, "if the Son makes you free, you shall be free indeed" [Jn 8: 36]. Shall we not then glorify God in our body and spirit for this wonderful privilege that He has bestowed upon us?

Yes, says God through prophet Isaiah. He insists on *obedience*. God has warned us, "incline your ear, and come to Me. Hear, and your soul shall live; and I will make an everlasting covenant with you" [Is. 55: 3]. God ranks obedience over sacrifice and regards rebellion as witchcraft and stubbornness as idolatry [1 Sam. 15: 21, 22]. That is why Jesus asked the multitude that was with Him during the Sermon on the Mount, "why do you call Me 'Lord, Lord,' and not do the things which I say?" [Lk 6: 46].

Therefore, if you want to obtain and retain God's credit card, you must be prepared to obey His word in the following areas of your relationship with Him:

a) *Repentance*

To the sinner or backslidden, God pleads through Isaiah, "seek the Lord while He may be found, call upon Him while He is near. Let the wicked forsake his way, and the unrighteous man his thoughts; let him return to the Lord, and He will have mercy on him, and to our God, for He will abundantly pardon" [Is. 55: 6,7]. Why do you want good things from God but refuse to repent? See what happened to the people of Israel when they neglected God and paid more attention to worldly cares [Haggai 1: 6]:

You have sown much, and bring in little; you eat, but do not have enough; you drink, but you are not filled with drink; you clothe yourselves, but no one is warm; and he who earns wages earns wages to put into a bag with holes.

Does that not sound familiar to your circumstances today? If you repent and return to God, you will be able to shop with His credit card "without money and without price."

b) *Pay your vows and tithes!*

God referred to the sure mercies of David as His everlasting covenant with the people of Israel [Is. 55: 3]. You will recall that in appreciation of his being fully installed king of Israel, David determined to build the Lord's house in Jerusalem [2 Sam. 7: 1-2]. However, God sent through the prophet Nathan that it was David's son, Solomon, who would build His house, and "My mercy shall not depart from him" [vv. 3-15]. Moreover, David's throne "shall be established forever" [v. 16], a prophecy that was fulfilled when Jesus the Christ was born to take "the throne of His father David... and of His kingdom there will be no end" [Lk 1: 31-33]. If God has fulfilled His own side of the covenant, have you fulfilled yours?

We are required to pay our *vows and tithes* in order to activate God's blessings for us [Mal. 3: 8-10]. We are expected to *give* as we are able to according to the blessing of God that He has given us [Deut. 16: 17]. We are to be generous to those who cannot pay back because the Lord will repay us in fuller measure [Prov. 19: 17; Lk 6: 38]. Finally, the will of God is that we *rejoice always* and *give thanks in everything* [1 Thes. 5: 16, 18]. Have you complied? Only those who do those things can obtain and keep God's credit card.

4. Conclusion: Jesus is God's credit card!

Having given His life freely for all, Jesus has paid all the debts for your sins. Now, you have life and have it more abundantly. Whatever you ask God in the name of Jesus, you will receive. Through Jesus, God has supplied all your need. Therefore, you can have peace that the world cannot give.

Jesus is God's credit card. Don't leave home without Him!