

FOCUS ON FAITH

CHRISTMAS – A LIFE AND DEBT STORY

After spending over 21 years in the Financial Services industry the company I worked for kindly offered me the option to move on. It was in one way a disappointment but in many other ways a relief and an exciting opportunity. Thankfully I haven't looked back with any regrets or sadness.

One of the roles I had was heading up a marketing team that, among other things, was responsible for encouraging people to take out credit cards and unsecured personal loans. We were a successful team but increasingly I was concerned about the way in which we were trying to gain market share by incentivising people to take out loans and credit cards. Initially the interest rates looked good but as usual there was a sting in the tail.

Now don't get me wrong. I'm not the type of person who thinks that all forms of debt are evil – most of us wouldn't be homeowners if it wasn't for mortgages. I've got several credit cards myself and I use them for various purposes but because I don't like buying things unless I have the means to pay for them, I don't think I've paid any interest for years. However if I was to add up all the credit limits I have on the cards in my possession I reckon I could, should the fancy take me, get lumbered with over £70,000 of debt tomorrow.

"What's this got to do with faith?" I guess you're wondering.

Well Christmas is coming and whilst the goose may not yet be getting fat, we're already being enticed into spending more money on the pretext that this will bring us enjoyment and pleasure. Have you noticed how many retailers are holding pre-Christmas sales this year in an effort to get us to part with our hard earned cash or rather use our flexible friend? Concern has been expressed recently that personal debt in the UK now exceeds £1 trillion and last year we spent on average almost £500 per person on presents, food and drink over the Christmas period.

Christmas is all about love and so is the Christian faith.

That's more than twice the average spent in France and more than four times the amount people in Denmark and Holland spend on their celebrations.

Has Christmas become commercialised? You bet! And we don't even call it Christmas in some parts of the country anymore – it's "Winterfest".

Come January when the credit card statements drop through our letterboxes I'm sure some of us will begin to question why we spend vast amounts on a festival

that holds so much significance and yet which, for many, has lost its meaning.

The Bible has a lot to say about money and possessions. In fact whilst the subjects of faith and prayer each warrant around 500 verses in the Bible there are more than 2,300 verses on money and possessions. The Bible tells us that it's the love of money that can cause us difficulty – both loving how much we've got and loving to have more. But to my mind, there's a much more important verse that really gets to the heart of the Christian message.

The Apostle Paul writing to the Roman church said, **"Let no debt remain outstanding, except the continuing debt to love one another..."** (Romans 13: 8). Paul says we are to be in debt – not financially but in respect of our appreciation, care and concern for one another. And it's not a one-off event either but something that continues – a constant love for one another.

Christmas is all about love and so is the Christian faith. It was God's love for His creation – us – that led Him to allow His Son Jesus to be born as a baby in a manger not so we could send each other cards, exchange presents and enjoy a festival, but so that we might enter into an eternal relationship with our Creator. Jesus didn't stay a baby – He grew up and eventually paid the price that enables us to have peace with God. Jesus' miraculous birth, His perfect life, His death on the Cross, His resurrection and ascension back to heaven all underline God's power. But for me it's knowing that He did all this because He loves us that's the vital ingredient.

As we head towards Christmas during this period of Advent, the Church leaders composing the Prayers of the Week will draw our attention to the real meaning of Christmas and the debt we owe to the Christ of Christmas – Jesus.

Have a great time celebrating but please take time to remember what Christmas is all about.

If you'd like to find out about Church Services over the Christmas period, log onto www.lifting-jesus-higher.org.uk where you'll find links to websites and contact details.



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