

FOCUS ON FAITH

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WHERE'S OUR SECURITY?

Credit crunch, reducing property prices, negative equity, increasing levels of home repossessions, higher unemployment, businesses going out of business, stock market reversals, higher insurance premiums following floods, inflation predicted to be above 5% by the end of the year – financial doom and gloom is all around us at present.

And regretfully it doesn't take much to cause financial problems for many of us. According to Credit Action (the national money education charity) the UK savings ratio, which measures how much households put away for a rainy day, now stands at its lowest level for 60 years. The Yorkshire Building Society reckons the average Briton's savings would only last 52 days if they were unable to work and that for 36% of people their savings would only last 11 days!

Yet borrowing is still increasing at an alarming rate – on average every 7.3 minutes total debt in the UK increases by £1 million. That means in just one day almost £200 million is added to what we collectively owe.

For most of us these sums are staggering yet we feel the pinch in our pockets every day. Fuel costs, home energy charges, food prices and other living expenses are increasing and for those on fixed incomes such as senior citizens on pensions, it's tough to get by.

The frustrating thing for most of us is that we feel it's out of our control. But is it?

Of course advertising exacerbates the situation. Those subtle, subliminal advertising messages and 'buy now – pay later' incentives all contribute to our inner desires resulting in impulse purchases. They play on our emotions and desires to make us discontent with our lot and what we've got.

Now don't get me wrong – I appreciate some of the good things of life and yes I enjoy a comparatively good standard of living. I also realise that we all have the right to spend our hard earned money the way we want to and I'm not standing in judgment or condemning anyone.

But I was struck by an insight I read the other day from one of the world's richest men. When asked "How much money does it take to satisfy a man?" John D. Rockefeller replied, "A little more than he has now."

Rockefeller's response reminded me of a passage in the Bible where the Apostle Paul tells one of the churches he was writing to, "**I have learned the secret of**

being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do all this through him who gives me strength" (Philippians 4: 12-13).

In other words Paul knew how to enjoy life whatever the economic circumstances and his physical surroundings. His security and his focus weren't in how much he had or didn't have. He wasn't prepared to allow wealth, possession or poverty and need to control him or own him.

"Contentment liberates us to enjoy what God provides for us and to share whatever we have with others"

When Jesus said that you can't serve God and money at the same time (Matthew 6: 24) he wasn't saying it was wrong to be wealthy. And he wasn't saying we should always deny ourselves or feel guilty about having some of life's luxuries. He was emphasising the need to put it all into perspective. Which comes first in our

lives – the pursuit of temporary materialism or the longer term (eternal) benefits of living God's way? In fact Jesus went on to say that, when we really do put God in the first place in our lives, then He will give us what we need to enjoy life to the full.

Contentment liberates us to enjoy what God provides for us and to share whatever we have with others. It also frees us from anxiety and stress. Another very wealthy (and wise) man – King Solomon – said, "**The abundance of the rich permits them no sleep**" (Ecclesiastes 5: 19).

But note what the Apostle Paul said. "**I can do all this through him who gives me strength**". We don't need to allow ourselves to be controlled or owned by discontentment. Being realistic about our circumstances and self control is vital but primarily the issue is about where our security is.

When our security is in the God who promises to provide we'll know true contentment whatever the economic conditions are.

If you would like to find out more about what Christians believe, log on to www.lifting-jesus-higher.org.uk where you'll find information on local Churches together with contact details, plus information on activities and other resources.