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Abused Credit

By Mrs. Paul E. King

From the September 3, 1972 Sunday School Beacon

Albert Payson is an honest man. Not a Christian, mind you, but an honest man nonetheless. And that's saying something these days! O I know there are many honest people left in the world but the thing that made Albert's honesty so outstanding and different from numerous others I know, is the fact that, while he's a stickler for honesty, his heart had a deep-seated bitterness against church people. In other words, he hated the word "righteous" and "Christian" and he could cut you off sharp and quick-like if you tried to approach him about spiritual things.



"The true Christian will pay his debts,"
I said. "All of them!"

I sound quite general by my terms "righteous" and "Christian" and I must not generalize here. Generalization in some instances is absolutely detrimental -- damning even, where spiritual things are involved and concerned. I know a preacher who's afraid to call the non-tither a robber, like the Bible calls him; and the man who commits fornication a fornicator; the thief a thief and such like terms. He generalizes sin. Always! I suppose he's afraid of someone in his congregation, guilty of these things, being offended. However, the gospel of Jesus Christ cannot be generalized. Jesus Himself cried out in no uncertain way against the sins and evil of His day. Sin is sin. There's no two ways about it; and since the minister owes his congregation a debt of faithfulness, he must be specific and call the thief a thief and the murderer a murderer. Sin must be called and named for what it is ... Sin!

No, I'll not generalize. I must be specific so you'll better understand why Albert was bitter! Instead of saying Albert Payson was bitter against church people I should say specifically, his bitterness seemed pinpointed against professors of Holiness. And in verity, he had a right to expect more from us (I say us, because I am thankful to God that I am a part of those who believe and teach sanctification as a second definite work of grace subsequent to regeneration). We testify to more than many another believer so Albert had a right to expect only the highest and best from us.

That was quite a blow; his attitude towards the Holiness people, I mean. Now really, wasn't it? For a business man to feel that way toward a people who profess to love the Lord with all their heart, soul, mind, body, and strength and (hold on now) to have clean, pure hearts!

Don't pass judgment too hastily on this honest man. Not until you've heard everything, at least.

Albert Payson's a portly looking man in his mid-forties. He owns and operates a hardware store in our little town. "Payson's Hardware," the sign over the door reads. "Honesty is our Business" is printed in old English lettering beneath the name.

Albert has a fine wife; as good and morally clean as any woman anywhere. They have five children -- all in school or college. He is buying a moderately-priced house on the same street on which I live. In fact, he's my next door neighbor. That's how come I know him so well. Then too, in a small town everybody knows everybody else. It's kind of nice and cozy feeling -- except in some cases. Let me tell you about one.

We were working our gardens one fine spring day, Albert and I; he in his, I in mine. I had been praying for the Paysons for a long time, asking the Lord to help Cynthia and me to reach the family or show me what was hindering them from being reached for Christ and becoming converted. I got desperate; and when you get desperate with God over souls, something's bound to happen. It did in this case.

Albert dug the spade into the rich garden soil and, with one foot resting heavily on top of the shovel, he stopped working and called over to me, "This is some day, Allison, isn't it!"

"Sure is!" I agreed, plunging my shovel into the fertile soil of my own garden and mopping the sweat from my brow. Slowly I sauntered over to the rustic looking log fence that separated our lots. I rested my leg on one of the rails. "It's another one of God's perfect days," I said. "We have such a wonderful heavenly Father, Albert!" I exclaimed.

"Humph!" Albert grunted, coming over to where I stood leaning against the fence. "The day is perfect," he agreed, almost grudgingly, I thought, "but as to the Father's goodness and all that, well..." His unfinished sentence trailed off into silence.

"Look, Allison," he said quickly, calling me by my last name, "I'm not an agnostic. Not exactly. It's just that... well..." he scratched his partially-gray head thoughtfully, "to be frank with you, it's hard for me to believe in Christ. Some peoples' business dealings . . ." Again he fell into total silence with the sentence unfinished.

I was silent too, praying fervently for the right things to say. Groping for fitting words. After awhile I touched him lightly on the shoulder. "Albert," I began, "Jesus has nothing to do with those business deals. He's being falsely accused and His name is being maligned without justification for doing so . . ."

"That's true enough," he admitted. "But some people profess to love Him supremely and devotedly. They even claim He's Lord of their life mind you!... But you should see the stack of unpaid bills filed away in the filing cabinet in my office! It's positively disgusting to me. This thing called Christianity is a farce -- a sham."

I waited until Albert's spurt of anger had died down before I answered.

"A true born again Christian is neither a farce nor a sham, Albert," I said, adding a positive statement, "and the true Christian will pay his debts -- all of them!"

"What do you call Rev. Johns then?" Albert wanted to know. "A non-Christian? Oh, Allison," he laughed aloud, "he'd be 'non-plussed' at your appellation if he heard your statement regarding the duties of a Christian. Thankfully, the Reverend is gone! But you should see the bills he left behind! Sad thing is, not one of the many places to which he owes money has the slightest idea where he went. Seems he left no forwarding address. And he preached Holiness too!" It was said with scorn. "Imagine! Him telling people he had a pure, clean heart. Him with a string of bill collectors searching the four corners of the globe for him! He's a cheater, Allison. A dead-beat! And I can't have confidence in a man like that. In a nutshell, Allison, that's why I don't believe in Christianity. When the so-called Christians who owe me money pay their bills, I'll believe there's something to it."

I felt my face flush hot with shame. I bowed my head. Thankfully, I raised my eyes to him. "Have we ever cheated you out of anything, Albert? Down even to so much as a dime?" I asked softly, hoping the impact of my question would strike his heart.

"Of course not!" he answered, his eyes fastened enigmatically upon my face. "You're an honest man, Allison -- honest all the way through. This is one of the many things I admire about you and your family."

"What about Rev. Pritchett?" I asked, knowing full well what the answer would be.

"Never! He's a good man. A wonderful man! Honest, too!" He added.

"That makes two of us," I said. "I'm sure we could add to your list of honest people were I to continue questioning you but I shall not do so. I will pray fervently that the Spirit of God may deal mightily with those who owe you but do nothing about it. God is able to bring them around. He can force them into a corner and bring them face to face with their sin."

"Forget it, Allison," Albert said, gesticulating frantically. "The bills are too old to bother God about them. He won't concern Himself with them. It's my loss. I don't expect to see a dime.., ever.., of those unpaid bills."

"We'll see, Albert. We'll see!" I exclaimed emphatically. "As for God not being concerned about those unpaid bills that's where you're wrong. All wrong! You see, He does expect a man to pay up whatever he owes. He sees, hears and knows everything. And He never forgets! Sin is now, always has been, and always will be, sin to Him. With Him, wrong is still very wrong and right is right. No, Albert, your opinion of my heavenly Father is incorrect. He is concerned about your losses. He is concerned and grieved and opposed to those who would cheat you out of that which rightfully belongs to you. I mean to talk to Him about this matter."

"Don't lose any sleep over it," Albert advised. "It would take a miracle to make some of those dead-beat church professors pay up. Their profession is a pretty slick cover-up when people don't know the facts. But I have their number!"

With a heavy heart and burdened, I finished spading the garden. Albert's words cut deep into my heart. I knew something had to be done and I knew too there was no better way of going at that something than by persistent praying and fasting for the guilty debtors. So I began. Not a mere five minutes of prayer. Ah, no! Long, insistent, persistent groanings and agonizings in prayer that the Holy Spirit would mightily convict and move upon those who were guilty of "abused credit" and bring them around until they made full restitution and paid interest on the same.

Some weeks later I was surprised, upon entering the church, to see Albert Payson and his entire family except the eldest son who was in college, seated mid-way up the church.

I greeted him cordially, expressing my pleasure and joy at seeing him there.

"Remember our talk some weeks ago?" he asked, smiling indulgently.

Remember? How could I forget! I had carried the burden of that conversation so heavily upon my heart until I could neither eat nor sleep well. Remember? Indeed I did!

Albert was talking again. "I said I'd believe in Christianity when the so-called Christians paid their bills. I'm here tonight, a candidate for salvation or whatever it is you and your family have. These past few weeks I received more money from long-standing, unpaid bills than I ever dreamed possible. With interest, too, mind you! It's a miracle, Glenn," he added, calling me by my first name. "A miracle! I'm here tonight to fulfill my part of the contract. What must I do to be saved? To become a born again, real Christian? Like you and Cynthia and the children?" he asked humbly, bright tears filling his eyes.

"Just tell God all about it, Albert," I said, dropping to my knees beside him in the pew. "Let's pray."

It wasn't long, that prayer Albert Payson prayed, but it got straight through to God. You see, Albert had his mind all made up that he was going to do solid business with God -- and he did. He made a clean break with sin and got gloriously converted.

Yes, Albert Payson is an honest man. An honest, converted and wholly sanctified business man.

"Blessed is the man that standeth not in the way of sinners." Psalm 1:1. What about your credit, reader? Those unpaid bills you left behind in the last city or town from which you moved? God is looking on! He hasn't forgotten about them!!! He never forgets. Sooner or later you must face them -- here, or at the judgment. Which will it be? Better get busy!!!

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THE END