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CREDIT CRAZE
By Mrs. Paul E. King

Launa Raylene Croft slipped the dish of escalloped potatoes with bits of ham and cheese in them into the oven along side of the savory smelling meat loaf, which was due out within fifteen minutes. She smiled, thinking how pleased Raymond would be when he stepped inside the house and smelled the tantalizing odor of his favorite meal.

She delighted in pleasing her husband, who was God's special gift to her, she felt. Raymond was such a perfect gentleman and kind husband; so good and gentle with her and loving to her. Daily, she thanked the Lord for a

husband who truly loved her as he loved his own body, as Ephesians 5:28 stated.

She removed a bag of frozen peas from the freezer unit above the refrigerator and emptied half of them into a pot of simmering water on top of the stove, then quickly replaced the unused ones into the freezing unit again. And then the phone rang.

Sliding the slowly-simmering peas off the burner, and turning the burner off completely, Launa covered the peas with a lid then hurried to answer the phone.

"Good afternoon," she said, "Mrs. Croft speaking."

A hearty laugh greeted her. "Oh Launa, can't you forget -- once in a while, at least -- that you're plain Launa Raylene instead of always being Mrs. Croft!" It was Shanna.

Launa laughed softly. Shanna was her best friend before either of them married. "I like being Mrs.," she told Shanna. "And from the day I married Raymond, twelve years ago, to this very hour, I have felt honored to wear his name. Don't you enjoy being called Mrs. Anthony Mervyn?"

"It's OK, I guess. But I don't want to ever lose Shanna Ailene to Mrs. Mervyn. I like my own identity. Anthony has his, so why shouldn't I have mine? But that's not the reason for this call: how about going along to that fabulous mall that's going to open within ten days? A whole group of us are going, if all goes as planned."

"You mean. . . . Oh Shanna, that's a five-hour drive one way!"

"So-o?"

"It . . . well, it doesn't seem to make good sense to me; going that far, I mean, when we have everything we need -- if and when we need it -- not far from where we live. And I . . . well, I don't have the money to. . . ."

"Don't you have credit cards?" Shanna asked quickly. "That's what I'll be using."

"Raymond and I aren't credit card fans, Shanna."

"But, however do you exist, Launa? I mean, well, Anthony and I bought all of our furniture on credit. And our car, too. I don't see how anybody gets along without credit these days."

Launa laughed softly. "Its quite easy, Shanna," she replied. "Raymond and I just do without, that's how. The things we don't actually need we. . . ."

"But Launa," Shanna interrupted quickly, "don't you wish you had beautiful new things . . . like . . . like Anthony and I have? Honestly, I . . . well, they say confession's good for the soul, so I'm confessing -- I could never be happy with old, hand-me-down things. I like new things. Beautiful things."

"Raymond and I are very content and happy with what we have, Shanna. There are ever so many precious and sacred memories connected to our furnishings, since a lot of these things were priceless possessions of both Ray's and my parents. And talk about sturdy! Where, these days, could we find a solid walnut bedroom suite -- four pieces -- without paying a literal small fortune for it? And the beautiful solid oak dining room table and eight chairs with a dry sink to match, well, we feel we are truly blessed."

"But look at all the hours and hours of hard and tedious work you and Raymond put in in order to restore that dining room furniture and some of the rockers and other bedroom pieces! That's not for me, Launa. Like I said, I like new things. In fact, I told Anthony I'd like a new kitchen set."

"But Shanna, yours is beautiful. It's like new."

"But it's almost four years old!" Shanna lamented. "And frankly, I'm tired of it. I saw the most beautiful set imaginable down at Ritzmon's furniture store. Are you in the market for a 'new' used set? I'm sure I'll be getting the new one eventually. Anthony says he gets weary with hearing me complain about how badly we need a new whatever it may be, so he gets it to keep me quiet. And happy." And Shanna laughed as she finished speaking.

"Thanks," Launa replied. "We have a very durable kitchen set. But I know a family who has a real need; they'd be delighted to have it, God willing, when and if you're going to get rid of the lovely set you now have. But Shanna, are you forgetting completely what the Bible has to say about. . .?"

"You mean about being content with what we have," Shanna cut in quickly before her friend could finish. She was laughing again. "I used to take those things seriously," she added lightly. "But since I'm married to wonderful Anthony, I've sort of tossed them to the wind. You see, it's this way, Launa; Anthony's into computerization and music up to his ears: he gets whatever he wants whenever he wants to, so I figure I'm entitled to my share of whatever I want whenever I want it."

"But . . . your bills. . . !" Launa was incredulous.

Credit's a wonderful thing, Shanna remarked lightly, laughing, again. "So far, we've met every payment on time."

Launa was silent for a long time.

"You there?" Shanna asked.

"Still hanging on," Launa admitted softly; kindly.

"I know you're perhaps thinking of the Whittcombs. . . ." Shanna's sentence trailed.

"You're quite a mind reader, Shanna. Yes, I was thinking about what happened to them. I. . . . Oh, I hope this won't happen to my dear friend!"

"Meaning me?" Shanna cried. "Of course it won't! Anthony and I aren't about to declare bankruptcy! Our bills are met every month; that's all one needs to worry about."

"But what will happen if they get so high that you can't meet the payments month after month, Shanna? Joy told me that's what happened to them: Brandon and she both kept adding on to their credit cards until they were positively unable to make their high monthly payments anymore. And then they were forced into declaring bankruptcy. It's absolutely preposterous the interest rate one pays out monthly and yearly when using credit cards instead of waiting until one has the money to pay cash for his needs."

"If I'd waited till we had the cash on hand, Launa, I'd not have all the lovely things I have. I suppose you could say that I'm the impatient type. I

don't enjoy waiting for a thing; I want it when I want it. And usually that means I want it now. So, would you even so much as consider going with those of us who are planning a trip to this fabulous sounding new mall that's to open in a little over a week? Even if you don't have money, Launa, we'd have fun."

"I'd love being with you, Shanna; I really would. But I don't see how I could afford a trip down there at this time. You see, Raymond and I are trying to finish paying off the foreign missions pledge we made a couple months ago."

"But you have six months in which to pay that!" Shanna cried.

"I know. But Ray and I operate according to Matthew 6:33 and Matthew 6:19 through 21," Launa said softly.

"Matthew 6:33 I can quote, 'But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you.'" Shanna quoted the scripture perfectly. Then she said, "But I can't recall those other verses."

"You'll remember them once I quote them," Launa promised. "Mrs. Fortney had us memorize them in her Sunday school class when we weren't more than nine or ten -- 'But lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal:

"'But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal:

"'For where your treasure is, there will your heart be also.' Remember?"

Shanna was silent for a while. Then she said, "I remember, Launa. I . . . I must confess though, that I haven't been heeding the admonition. And suddenly, I feel guilty. I haven't been laying up treasures in heaven: Everything I've been doing has been laying up treasures on earth for me. And I've even helped to encourage Anthony this way -- everything for us. Oh Launa, suddenly I realize that I'm caught up in a vicious and highly accelerated cycle of spending and buying, all of which has been aided and abetted by our credit cards. I haven't so much as given thought, even, to laying up treasures in Heaven."

"It's never too late to recognize one's wrong-doing, Shanna, and to do something about it."

"You're right. My folks have been so concerned over my credit card craze and my constant desire for the newest and the latest of everything: Mother said it spoke loudly of an inner heart need. And just listening to you, Launa, well, I . . . I'm aware of the fact that I crowded out my once truest and dearest of all friends, the Lord Jesus Christ, for things. Are you going to be home tonight? Anthony and I need help. I, especially, do. Anthony's not had nearly so much gospel light as I've had."

"We'll be home, Shanna. God willing, we'll be here. Come over. We'll be waiting for you."

With tears in her eyes, Launa placed the mouthpiece of the phone back in place, amazed and thankful for the Word of God, which was a revealer of the thoughts and intents of the heart and which could convict of sin and wickedness and wrong-doing and bring men back to God.