DOWN HOME: Is talking to God like c-card fiasco?

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We must've overlooked some fine print.

Maybe it was written just above a space we initialed, or below a dotted line we signed. Perhaps it was printed in 2-point type in a box we checked. Or didn't check.

Somehow, Joanna and I signed up for a set of new his-n-hers credit cards.

They came with ultra-low interest rates. Unless, of course, we violated one of the credit card rules.

Credit card companies operate with enough rules—written by lawyers who used to be accountants who flunked Plain English in school—to make the Old Testament seem brief and uncomplicated. And they promise to punish credit card rule-breakers with all the vengeance of an Old Testament battle. I'm pretty sure words like "smite" and "lay waste" are in the contract.

But mostly, they punish rule-breakers by taking some of their money. You might think they would punish offenders by taking away their credit cards.

You would be wrong. This would only punish the credit card companies, which make their profits by encouraging cardholders to run up enormous bills and then charging humongous fees for breaking rules about payments.

If they really wanted to punish rule-breakers, they would make them talk to credit card service representatives.

This is what we did, because we decided we didn't want the shiny new credit cards.

Joanna went first. She's stronger-willed than I, and we knew she'd do a better job of getting past the first guy we called. His job was to refuse to acknowledge that we didn't want his precious credit cards.

Finally, he admitted he didn't have "authority" to cancel our credit cards. After cajoling, he gave Jo another phone number for the credit-card-cancelling center.

The woman who answered the phone did a pretty good impersonation of the first guy, acting like she couldn't understand the phrase "we don't want your cards." I think this was about the time Jo got tired and handed the phone to me.

Sensing we had brought in a fresh mouth, the woman quickly retreated, confessing that she, too, was not the person who could cancel our cards.

Believe it or not, we talked to two—or was it three?—more credit card people before I got through to somebody who understood my Texas accent when I said, "I've got scissors in my right hand, and I'm holding your cards in my left hand, and I'm about to cut them into six pieces, each."

"Very well, Mr. Knox," he said. "I'm cancelling your cards."

After I talked to all those credit card people, I thought about prayer. At first, I was grateful God is a lot easier to reach and talk to than credit card

people.

But then I wondered about the other side of it: Does God get as frustrated with me as I got with the credit card people? Does God get totally annoyed by my hard-headed refusal to listen? Do I miss out on the blessing of doing what God wants because I'm so fixated on my own agenda?

I need to listen more and talk less.

-Marv Knox

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