

Fran and Jesus on the Job – Finances

Presented by Mary Lowman

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Day One

Do you ever struggle with finances? Our friend Fran has some important lessons to learn about managing her money. I tell this on-going story as though Fran is having a conversation with Jesus throughout her day, because the fact is, as Christians, we do have his presence all the time. We need to practice it more, and hopefully Fran's story will inspire us to do that.

After Fran gets the kids in bed this evening, she says to herself, "It's the first of the month. I've got to pay bills tonight."

One of the toughest aspects of being single for Fran is the total responsibility of the finances, and it's particularly difficult because there's hardly ever enough money to pay all the bills. She and Jim had moved into their home just before he died, and the mortgage payment is pretty steep.

"Well, what bills will I pull out of the hat this month? Good grief that phone bill is ridiculous. And this dental bill for Alice. All she had was one small cavity," Fran fumes.

"Oh great," she exclaims, "I'm \$200 short this month."

"But don't forget," Jesus says to her, catching her by surprise, "I've promised to take care of you. You will not be brought to shame, or go hungry, or miss anything you need."

Fran wasn't aware of his presence until he spoke to her, and then she felt a little defensive. "Yeah, but I still have to pay these bills and that takes money."

"Well, Fran, see which bills could be eliminated or reduced," Jesus suggests.

"Well, this cable TV bill—I guess that could go. But the kids enjoy the cartoons," Fran rationalizes.

"Yes, but they have a lot of good movies, and your mom has bought them several Bible videos," Jesus reminds her. "Don't you think that's enough?"

"Yeah, you're right. It's just easy for me to plop them down in front of the television when I'm tired or busy," Fran candidly admits. "But I'll cancel the cable tomorrow."

Looking through the rest of the bills, she says, "I know I could sell the house and live somewhere cheaper, but..." That's the one thing Fran doesn't want to consider. "I love my home, Lord," Fran says.

"Fran, it's time for you to seek counsel," Jesus says to her. "Remember Proverbs 20:18: *Make plans by seeking advice; if you wage war, obtain guidance.* So, seek some counsel."

Day Two

Fran is facing some serious financial difficulties. She is trying to cut expenses and is facing the possibility of having to find a cheaper place to live.

"Guess I need to sell the house," she says, but the thought depresses her. She feels anger start to rise in her just thinking about it. "It's just not fair," she thinks, as tears start down her cheeks. Why did Jim die? Why did God take him from me? It's just not fair!" The sobs start to shake Fran's body, as the pain and loneliness flood her memory.

"I understand," Jesus replies, quietly.

"Really? You understand what it's like to raise two kids by yourself?" Fran asks.

"I understand loneliness; I was rejected by my closest friends," Jesus reminds her. "Even my Father turned his back on me as I hung on the cross. I understand because I've experienced every kind of pain you have, Fran."

The room gets very quiet, as Fran's sobs subside. "Lord, I'm so sorry..." she begins, but Jesus interrupts her.

"No need to apologize, Fran. You're complaining to the right person," Jesus says, as he reassures her of his love. "Remember David in Psalm 142. Why don't you read that Psalm right now?"

Fran opens to Psalm 142, and begins reading:

I cry aloud to the Lord; ...I pour out my complaint before him; before him I tell my trouble. ...Listen to my cry, for I am in desperate need...set me free from my prison...

Fran's spirit is calmer as she finishes the Psalm.

"Fran," Jesus says, "since I know what you think anyway, it's good to be honest with me and tell me how you feel. Then we can deal with it."

Fran tries to smile. "David says *set me free from my prison*; I feel like I'm in a money prison. I've got to sell my house, uproot my kids—if I just had more money..."

"Fran," Jesus interrupts, "money is not the answer to your problems."

Day Three

We continue our fictional story of Fran and Jesus, as Fran struggles with not enough money to pay all the bills. Yesterday she said to Jesus, "If I just had more money, all my problems would be solved."

But Jesus replies, "Do you remember, Fran, what I taught the disciples in my Sermon on the Mount? You cannot serve both God and money. Money is a powerful thing, and it can cause you to be its slave."

"Yes," Fran replies, "but I still have to have money to pay these bills." Warily she goes to bed, taking those financial worries with her.

At work the next day, her phone rings. "Mrs. Langley," the voice says. "I'm calling for Dr. Carrow. I wanted to inquire about the bill for Alice's dental work. It's past due, and we were wondering when you might be able to pay it?"

Fran is stunned as she realizes this is a collection call. "Uh," she mutters, very embarrassed, "well, I know it's a little late. I'm sorry. It's just so many bills have come due this month. I'm sorry."

"Well, when can we expect your check, Mrs. Langley?" the cold voice asks.

Fran tries to think, "I'll try to get a check off this week."

"Then we can expect full payment this week, is that right Mrs. Langley?" he continues.

Fran is embarrassed and angry at this whole conversation. She slams the phone down. The rest of the day is pretty much a wipe-out, because Fran can't think of anything else. Several times during the day, Jesus tries to get her attention, but she's so wrapped up in her self-pity she is not even aware of his presence.

As she's driving home Fran notices her check engine light comes on in her car. "Oh no! That's all I need—car troubles!"

Then, as she arrives home, Drew rushes up to her. "Mom, what happened? We can't get the cartoon channel anymore?"

"Oh, Drew, I cancelled the cable service today," Fran replies. "We can't afford it anymore."

"What do you mean we can't afford it? We've always afforded it before," Drew says.

"Now, listen to me, son," Fran grabs him by the shoulders, "I have to cut costs, and we can do without cable television. What's more, we're probably going to have to sell the house and move to a cheaper place."

As soon as she says it, she knows she said the wrong thing.

Day Four

When we're having money problems, it can cause all kinds of other problems, can't it? Fran is struggling with too little money and too many bills. She's thinking of selling her home and has just told her son, Drew, they might have to move, but she said it in anger and haste.

"Move to another house? Mom, we can't leave this house. Mom..." Drew looks at Fran with fear in his eyes, and tears start to roll down his cheeks. She is ashamed of how she has upset him unnecessarily.

She releases her grip on his shoulders, takes his hand, and leads him to the sofa. "Oh, Drew, I'm sorry I yelled at you," she says as she takes him in her arms. He cries freely.

"Mom, I don't want to move. This is our home." Drew's fears and anxiety pour out.

Hugging him close, Fran says, "Drew, I don't make as much money as your Dad did, and I can't afford this house."

"Please Mom, please, don't sell the house, please," Drew begs as Fran holds him, unable to answer because of the tears in her own eyes.

Later in the evening she calls her mom and talks about selling the house. Her mom suggests she talk to her Uncle George who is an officer at a local bank. Fran dials George's number and explains her predicament to him. He says he'll be glad to talk with her, and they plan to meet at his office tomorrow.

Fran feels relieved as she hangs up. Somehow it helps just to have someone to talk to who knows about finances and stuff.

"I'm glad you called George," Jesus says to her quietly.

"Oh, Jesus," Fran says rather sheepishly, "It was my mom's suggestion," She pauses. "Actually, it was your suggestion, wasn't it? Yesterday you told me to seek advice. Did you see what I did to poor Drew tonight? I really dumped all my frustration on him," Fran confesses.

"Money has power. And it is one of the most difficult areas for my children to learn to trust me," Jesus says. "Remember, Fran: Money problems are either going to cause you to be worried and frantic, or they are going to cause you to learn to trust me more. It's your choice."

And all of us have that choice to make, don't we?

Day Five

Money problems are crisis points for most of us, aren't they? Fran is learning how money problems affect every part of her life. Jesus has just reminded her that she has a choice, either to trust him or to panic.

Fran mulls this over in her mind. "It's my choice, you say? Either I can continue to act and react like I've done today, or I can refuse to get upset and pray more about it and trust you. But when I feel that panic set in, I just can't avoid it," Fran tells Jesus.

"Feeling the panic doesn't mean you're not trusting me," Jesus says. "But at that point of panic, you must make a choice either to continue in panic mode or to trust me. Remember, if you go by your feelings, you'll often be in trouble."

"It brings to mind the verse I learned when I was a kid in Sunday School: 'What time I am afraid, I will trust in Thee,'" Fran says. "Guess that's what you mean when you say I have to make a choice, huh?"

"Yes, Fran," Jesus says, "Regardless of your feelings, if you will set your will to trust in me, you'll discover the fears subside. And when the fears subside, then you can think correctly, hear my voice, and know what to do. But when fear takes over, trust goes out the window and you're going to find yourself doing and saying all kinds of things you wish you hadn't."

"That sure happened to me today," Fran says, as she re-thinks her day. "I blew up at everybody." Fran spends a little more time reading her Bible and talking with Jesus and then goes to bed with a quiet spirit.

The next day her talk with Uncle George encourages her. He explained she had some options she'd never thought about. She could refinance her home at a lower interest rate and cut her payments by almost \$150 a month.

He pointed out she could claim another deduction and have an extra \$40 to \$50 in her paycheck. He also gave her the name of a real estate agent who could give her some good advice on selling her house.

As Fran drove home, she said to Jesus, "I do have some options, don't I, Lord? Thanks for putting Uncle George in my life to help me. Now I just need to know what is the best thing to do."

"Well, Fran, keep praying for wisdom and seeking good advice," Jesus reminds her.

"And keep cutting back on costs, right," Fran smiles.

God deals with all of us through money. If that's where you are now, learn to trust God, not money. Seek good advice, if needed, and be a good steward. But do not live in fear of the lack of money. God has promised to supply all your needs, and he never fails.