

us. He wants us to get victory over besetting sins and to run the race so as to win the prize. He wants us to persevere, to overcome, and to be more than conquerors. He wants us to be successful in these senses.

I would like to suggest some specific things that we can do -- simple, practical principles that will help us achieve the kind of success the Lord wants us to have.

In mentioning these things, I am presupposing that we will do each of them, not in our own natural strength and for our own glory, but for the glory of God, out of love to Christ, and by the enablement of the Holy Spirit.

Incidentally, my list is selective, not exhaustive, so if you think I have left out something important, feel free to make up your own list!

First of all, then, I would suggest:

1. If we wish to have success, we must live within our means and be content with God's provision.

Living as we do in an affluent society and during the age of instant gratification, it is easy for us to imbibe the spirit of the age and to yield to the temptation to enjoy some of that affluence and experience some of that gratification NOW. And the key that promises to unlock the chamber of immediate satisfaction and happiness is the CREDIT CARD!

May I suggest that if you are tempted to live beyond your means -- that is, to spend more than your income -- that you determine that from now on, and with God's help, you will use your credit card for necessary emergencies only, or for purchases for which you already have the money, but prefer not to carry it in cash.

As a general rule of thumb, let me recommend the principle: If you can't afford something, don't use a credit card to pay for it!