

Theological Musings from Dave's Laptop

November 28, 2017

I cancelled last week's *Laptop* due to automotive woes, and you have been very supportive in your response to those problems. Thank you 😊.



Nearly everything in life has a theological dimension, and last week provided yet another example of God's pervasive presence in all that we do, if we have eyes to see. In order to set the context for last week, I need to recount a few stories from the past.



When we moved from Ft. Worth, Texas to our first pastorate in Carlisle, Kentucky in the summer of 1980, I was driving a 1966 Dodge Dart that looked almost exactly like the one in this photo. My Dad had bought the car, new, for \$1,600 (!), and many years later, I had inherited it. Although the car had been cared for, it was showing its age, and when the youth were asked in VBS what kind of car Jesus might have driven, they imagined that it would have been "a lot like Pastor Dave's Blue Bomb."

While I actually think Jesus would have ridden either a bicycle or a motorcycle, I was humbled by this estimation of the Blue Bomb, and I've continued to ask myself, as I've changed cars over the years, "What kind of car *would* Jesus drive?" Since those early days, I've also tried to avoid having cars so nice that I'd be reluctant to transport a homeless person in them.

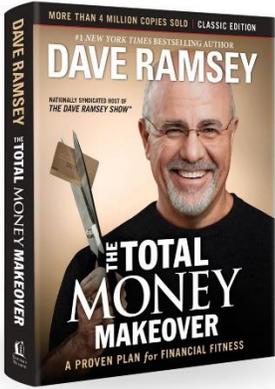
Beyond all this, a pastor has to also ask whether one could lead a funeral procession in the car under consideration. By this standard, convertibles, sports cars, expensive cars, and flamboyant cars are off the list.

So it was that I arrived in Columbia driving a 17-year-old Oldsmobile that I literally bought "from a little old lady who only drove it on Sundays." I was greatly distressed when, after I was involved in a small fender-bender in the snow in February 2015, the insurance company thought the car of so little value that they wouldn't repair it.

At that point, I got a 10-year-old Acura, which I liked very much . . . except that I discovered after buying it that it had some unusual wheels—a bad idea that Michelin had discontinued long ago, and that made replacement tires cost 3-4 times as much as tires usually cost. This eventually frustrated me to the extent that I traded the Acura for a Toyota Avalon last June.

The Avalon was a beautiful car: nice, but not too nice; fancy, but not too fancy; black is a fine color for funerals, etc. I chose it partly because it had low miles and should "last forever," but it was by far the most expensive car I had (actually the bank had) ever purchased.





That troubled me a little from the start, but it troubled me a lot more when, two weeks later, I read Dave Ramsey’s *Total Money Makeover*. Not everyone is a Dave Ramsey fan, but he’s a well-known get-out-of-debt-NOW guru, and Dave’s approach is to never, ever borrow money for *anything*, most especially a car.

Dave’s opinion is that once you don’t owe money for anything (even a house), and once your retirement is fully funded, and once you have the cash to pay for it, it’s fine to drive a Lamborghini, or whatever. But until then, DON’T BORROW MONEY!

I had never paid a lot of attention to Dave Ramsey before, but now I really wished I had read the book a month earlier, in which case I’d still have the Acura, which was nearly paid for. This is the back story to what happened last week.

Jill has a 2008 Mercury Mariner which we bought when it was just a couple of years old (and, Mr. Ramsey, it’s paid for). She’s added about 120,000 miles to it, and the transmission has started to slip pretty badly. Several other things also need repair on the car, and taken together, it looked like a lot of money—so much, in fact, that I began to wonder whether it would make sense to get another car for her.



I even thought that it might be possible to sell the Avalon and get TWO older cars for about the same money. This sent me driving all over northern Virginia looking at cars, which is what wrecked my “study week.”

We both like Jill’s Mariner (I like the name, especially—GO NAVY!), so I was looking for used Mariners of similar vintage. I had spent all of Thanksgiving Eve in this quest, and ended up at a dealership near Dulles airport after they had closed for the holiday. I drove through their expansive lots, but I couldn’t find the vehicle I was searching for. Finally (why is it always “finally” instead of the first thing?), I said to the Lord, “Okay. If you want me to see this car, you’re going to have to help me. I don’t know what to do.” *Within 10 seconds*, I had found the car.

As Jill and I continued to ponder through Thanksgiving festivities, we wrestled with Dave Ramsey’s opinion that it is nearly always a wiser financial move to repair a car than to replace it—at least, until the car is nearly worthless. Matt, our son-in-law, has some good connections to auto repair places in Winchester, and we finally decided to get Jill’s car repaired—which should happen this week.

Still wrestling with all the money I owed on the Avalon, I went to talk to the dealer with the “miracle” Mariner I’d found on Wednesday night. The salesman was a bi-vocational pastor from the Congo, which was pleasant. We negotiated back and forth for several hours, with both of us arguing that “my car is worth more than you’re offering, and your car is worth less than you’re asking.”

We eventually came to an agreement, and I now have a twin to Jill’s Mariner—same color, same year. Her Mariner has “all the whistles and bells”; mine has none of either . . . but it also cost less than one-fourth as much as the Avalon.

After an Olds 98 Regency, an Acura RL, and an Avalon Limited, I've gotten rather accustomed to whistles and bells, and I miss them. But I think I'm closer once again to the kind of car Jesus might drive. And, as God is my helper, I will never buy another car unless I pay cash for it.

Drivin' On . . .

Dave

