

“Enough: When Dreams Become Nightmares”

inspired, by Adam Hamilton, “Enough: Stewardship Program Guide” Abingdon Press, 2009

Texts: 1 Tim. 6:10b, Ecc. 5:10, Matt. 16:24-26

Oct. 2, 2011

Ah, the American Dream; “The stuff dreams are made of,” they say. We all want a piece of that pie, don’t we? People literally slave their way to the United States to get their shot at it. And for those of us who grew up in “middle-income” America, we hardly realize that we are among the 0.5% most wealthy people in the world of nearly seven billion. The median income of the world is about \$1,800.

Dave Ramsey tells his story in “*Financial Peace*,” of reaching for the American Dream. After earning a degree in finance he launched out to become “financially independent.” In the 1980’s, by the time he was 26 he had amassed a real estate portfolio worth over \$4 million. He had built a team of people to manage his holdings and grow his company, all exactly according to his plan. He and his wife were enjoying the high-roller lifestyle, driving luxury cars, wearing expensive clothes, and taking lavish vacations to exotic destinations all at the wave of their platinum credit cards. He said, “I thought I had it made... arrived at ‘financial independence,’ that mystical place that every young entrepreneur wants to reach...bought whatever I wanted.” All his hard work and intelligence were paying off. He thought nothing could go wrong in his little paradise. But, changes in banking laws caused his bank to call in all his credit notes at once leaving him broke in a matter of months. He says, “It was a nightmare of emotional pain.” In addition to his own financial disaster, his financial counseling business brought him hundreds of people in similar conditions. He has watched over 10,000 foreclosures come across his desk. *Financial Peace Revisited*, Dave Ramsey, Penguin Group, N.Y., N.Y., 2003, pp. 1-5.

I. Pursuit of the “American Dream” is more about the pursuit of immediate material pleasure. The love of money and the things it can buy is a primary or secondary motive behind most of what we Americans do. It’s all about acquiring and consuming our way to happiness; **WE WANT IT NOW!**

(Play video clip: “*Economic Crisis*”, (title 3) *Enough* DVD)

II. The American Dream has become an American Nightmare due to two distinct but related illnesses that affect us both socially and spiritually.

A. **Affluenza** (as Adam Hamilton calls it) is the constant need (really desire) for more and bigger and better stuff, or “**want-itis**” as I mother often diagnosed me. You may have heard the saying, “The one with the most toys at the end of the game wins.” Just about everyone has been affected by it to some degree, especially the poorer segment of the population.

- Average American home size went from 1,600 sq. ft. in 1973 to 2,400 in 2004, 50% increase. It is estimated there is almost 2 billion sq. ft. of self-storage space in America. (“Self-storage Nation: Americans Are Storing More Stuff Than Ever,” by Tom Vanderbilt, 7-18-2005, www.slate.com/id/2122832/)

B. The second is **Credit-itis** is a condition that is brought on by the keenly marketed credit industry that provides the opportunity to buy instantly and pay later. There you have it, the answer to itchy **Affluenza** is the scratch of instant gratification. It would seem the perfect solution if you listen to the credit industry but for the little matter of **lack of self-discipline** that is exploding or personal and national finances.

My own family was seriously affected by undisciplined credit spending earlier in our lives.

- Average total debt (all forms) in 2009 for U.S. households with credit card debt: **\$54,000**, (down from \$93,850 in 2008.) (Federal Reserve's G.19 report on consumer credit, July 2011)
- The average unpaid credit card balance last month was \$3,389. (Source: "The Survey of Consumer Payment Choice," Federal Reserve Bank of Boston, January 2010)
- **Average credit card debt per household with credit card debt: \$15,799**

III. That may just sound like a bunch of statistical figures but what it indicates is a **deeper inward spiritual problem**. God created us in God's image, but we have chosen to reimage ourselves by the material possessions we crave. Instead of finding our security in our relationship with God we have turned elsewhere. Ironically, all those possessions have made us less secure fearing their loss. We were meant to love God and people and use things rather than loving things and using people and God. We were created to find our greater happiness, not in gaining and keeping wealth, but in giving generously. **This is believing a lie.** It is **SIN** and part of our nature. The Devil preys on our sinful nature to tempt us away from God. Jesus said, "The thief (the Devil) comes only to steal and kill and destroy. *"I came that they may have life, and have it abundantly"* (John 10:10). He faced the Devil head on as he was being tempted, recorded in Matthew 4:8-10:

Again, the devil took him to a very high mountain and showed him all the kingdoms of the world and their splendor; 9and he said to him, 'All these I will give you, if you will fall down and worship me.' 10Jesus said to him, 'Away with you, Satan! for it is written, "Worship the Lord your God, and serve only him." '

He made it clear that the love of wealth has eternal consequences in Mark 8:36:

For what will it profit them to gain the whole world and forfeit their life?

Paul writing to his young protégé, Timothy reminds him to teach his congregation: 1 Timothy 6:10

For the love of money is a root of all kinds of evil, and in their eagerness to be rich some have wandered away from the faith and pierced themselves with many pains.

The solution to this problem with our sinful human nature is the change Christ works in our hearts. The first is at our conversion when the Holy Spirit comes to live in us and guide us in the Way of Christ. But, we very easily get distracted and “wander away” into lusts of various kinds, possessions and wealth being a subtle form. We need Jesus in charge of our heart every day to keep us on track and on guard for temptations that take our eyes off God. Daily prayer helps us refocus our attention on God and opens our heart allowing him to clean and strengthen us. Christ calls us to live a life not controlled by crafty advertising and offers to have all those worldly possessions now.

- Live financial disciplined lives resisting the temptations to grab for things we don't need.
- Live within a budget that leads to true “**financial freedom**” as opposed to “financial independence.”
- We must learn to be dependent on God who supplies all our need and so much more.

He calls us to live by a higher calling, a simpler life controlled by obedience to the whispers of the Holy Spirit living within us. He calls us to find joy, not in goods but in good deeds of love and generosity. Getting our financial lives in order frees us to practice generosity in God's work and other worthy causes of kindness around the world.

Who's in charge of our life? If you know THE TRUTH, “*the TRUTH will set you free.*” (John 8:32)

Closing Prayer:

I invite you to put your hands palms up on your lap and if you would like, quietly join me in this prayer:

Change my heart, oh God. Clean me inside out. Make me new. Heal my desires. Help me to hold my possessions loosely. Help me to love you. Teach me simplicity. Teach me generosity and bring your joy into my life. I offer my life to you now, in Jesus' name. Amen

Pastoral Prayer 10-2-2011:

Loving God, we are here again today to remember the wonderful love and gifts you have offered to us, especially your Son, Jesus. He offered and continues to offer us real **LIFE** where there are so many cheap imitations at every hand. We look to you first for everything we need and you respond giving us so much more. We thank you for the cooler season you created. What a relief it is from the hot summer, the bit of rain that settles the dust and restores the plants, the love we share among one another in families, friends and our brothers and sisters in Christ in this precious congregation and elsewhere. You give us so much, and we often don't appreciate it or give in like kind.

There are so many who are in great need of your blessings. We lift the up, especially Pete Swain, who is waiting a heart procedure. There are so many needs we can't begin to list or be aware of them all, but you know and we trust you to show your grace and mercy for each and every one. Help us to love like Jesus expects generously showing your goodness wherever we see needs. Multiply the food we receive to be able to help others who are hungry.

We praise you, glorious Father, victorious Savior-Son, Jesus, and mystical Holy Spirit by whom you are always closer than our very breath. We love you so much...