

**Message: “Dream or Nightmare”<sup>1</sup>**

**How are you doing financially?** You may be surprised to hear the question from the pulpit. I believe in speaking about topics relevant to the way we live. And Jesus spoke more often on the topic of money than anything else. So, during the next four weeks, we’ll explore how we can find joy in our life through simplicity and generosity. We’ll look at what it means to live from a place of abundance, not scarcity, using what God gives us. Together we’ll explore what the Bible says about how we view and use our money.

**Let’s set some ground rules.** I’m not trying to make you feel guilty or shame anyone. This isn’t about numbers, a budget, goals or helping the church reach any sort of financial milestone. It’s about exploring what it means to have a generous heart, to be truly content and satisfied, and to take what the Bible and other Christians teach us and apply it so we can live a more balanced life in Christ without fear.

**The American Psychological Association did a survey of 7,000 American households.** The results of the survey aren’t all that surprising: 80% of Americans are stressed about the economy and their personal finances. Half are worried about their ability to provide for their family’s basic needs. 56% are concerned about job stability. This impacts our lives in important ways: 60% of those surveyed reported feeling angry and irritable and 52% were laying awake at night worried about this. The report concluded that the “... state of the nation’s economy is taking a physical and emotional toll on people nationwide.”<sup>2</sup> And, of course, that study was well before the election season and pandemics were upon us, adding to our fears and concern. Does this sound familiar?

**How many of you are afraid the U.S. economy will crash, leaving you with nothing?** The Finance and Stewardship committee and I extend an invitation for you to rediscover truths previous generations know – wisdom drawn from the pages of Scripture. This study is intended to be a guide and a source of encouragement and inspiration. It’s based on Rev. Adam Hamilton’s book Enough.

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<sup>1</sup> Portions of text based on Adam Hamilton’s book, Enough

<sup>2</sup> Adam Hamilton, Enough. 2009, p. 5

**I believe joy and contentment are found in simplicity and generosity, in faith and pursuing your purpose in life.** We're not advocating poverty, but that we cultivate contentment and re-evaluate what the "good life" is. There's no sin in having wealth. Money itself is morally neutral. It can be used for good or evil. It is the love of money that Scripture says is a root of all kinds of evil (1 Timothy 6:10). There's a problem when we make consumption – the acquisition of wealth and material possessions, our primary focus in life. Jesus warns us, *"No one can serve two masters; [we] will either hate the one and love the other, or be devoted to the one and despise the other. You cannot serve God and wealth"* (Matthew 6:24).

**My hope is we will experience a change of heart, mind and behavior.** We'll see what we have with new eyes, remembering Jesus' words, *"One's life does not consist in the abundance of possessions"* (Luke 12:15). Let's not let fear be an excuse for having an un-generous heart and spirit.

**When it comes to material possession and money, we're not in a position to pass judgment on others.** We don't know how much other people make and how much they give away. We don't know their hearts. All we can say is, "This is where *I'm* out of focus. This is where *I* might need to change some things." Throughout this time, I invite you to focus on what God may be speaking to *you*, rather than passing judgment on anyone else.

To better understand our desire for more, we need a better view of the issues. Let's start by considering the American Dream.

**What characterizes the greatest hopes, desires, and dreams of most people?** The founders of our nation had a dream about life, liberty and the pursuit of happiness. The dream of freedom and new beginnings is beautifully expressed in the inscription on the pedestal of the Statue of Liberty: "Give me your tired, your poor, your huddled masses yearning to breathe free...." There's also the dream of equality and opportunity expressed in Rev. Dr. Martin Luther King, Jr.'s famous "I have a dream" speech. These are lofty and worthy dreams, but they're not what most people mean when they talk about the American Dream.

For most people, the American Dream has to do with a subconscious desire for achieving success and satisfying our desire for material possessions. It's the opportunity to pursue more than what we have, to gain more than what we have, and to be successful. We tend to measure our success by the stuff we possess.

**Here's a flashback for those of us who are Baby Boomers...**

Do you remember George Carlin's take on stuff? It goes something like this: "... all you need in life, is a little place for your stuff, ya know? I can see it on your table, everybody's got a little place for their stuff. This is my stuff, that's your stuff, that'll be their stuff over there. That's all you need in life, a little place for your stuff. That's all your house is: a place to keep your stuff. If you didn't have so much stuff, you wouldn't need a house. You could just walk around all the time.

A house is just a pile of stuff with a cover on it. You can see that when you're taking off in an airplane. You look down, you see everybody's got a little pile of stuff. All the little piles of stuff. And when you leave your house, you gotta lock it up. Wouldn't want somebody to come by and take some of your stuff. They always take the good stuff. They never bother with that [junk] you're saving. All they want is the shiny stuff. That's what your house is, a place to keep your stuff while you go out and get ... more stuff!

Sometimes you gotta move, gotta get a bigger house. Why? No room for your stuff anymore.

Did you ever notice when you go to somebody else's house, you never quite feel a hundred percent at home? You know why? No room for your stuff. Somebody else's stuff is all over the place! And if you stay overnight, unexpectedly, they give you a little bedroom to sleep in. Bedroom they haven't used in about eleven years... Right next to the bed there's usually a dresser or a bureau of some kind, and there's NO ROOM for your stuff on it. Somebody else's stuff is on the dresser."<sup>3</sup>

**That's funny, but it's a reminder of one of our greatest challenges: consumerism, the pursuit of immediate material pleasure.** The love of money and the things money can buy is a primary or secondary

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<sup>3</sup> <http://babyboomerflashback.blogspot.com/2008/04/george-carlin-on-stuff.html>

motive behind most of what we Americans do. We want to consume, acquire, and buy our way to happiness - and we want it **now**. Having a stressful day? Apply a little “retail therapy.” Ever tried it? I know I have.

The Dream has become a Nightmare for many Americans due to two distinct yet related illnesses impact us, socially and spiritually: affluenza and credit-itis. These terms are a little out of date but still apply.

**Affluenza** is the constant need for more, bigger and better stuff - as well as the effect it has on us. It's the desire to acquire, and most of us have been infected by this virus to some degree. Here are some facts:

- The average American home went from 1,660 square feet in 1973 to 2,400 square feet in 2004.
- Today there is estimated to be 1.9 billion square feet of self-storage space in America.<sup>1</sup>

**Credit-itis** is an illness that is brought on by the opportunity to buy now and pay later, and it feeds on our desire for instant gratification. Our economy today is built on the concept of credit-itis. Unfortunately, it has exploited our lack of self-discipline and allowed us to feed our affluenza, wreaking havoc in our personal and national finances.

Average credit card debt in America in 1990 was around \$3,000. Today it's over \$9,000.<sup>2</sup> The average sale is around 125% higher if we use a credit card than if we pay cash, but it doesn't feel real when we use plastic. Credit-itis is not limited to purchases made with credit cards. It extends to car loans, mortgages, and other loans. The life of the average car loan and home mortgage continues to increase, while the average American's savings rate continues to decline.

**These are signs of a deeper problem:** there's a spiritual issue beneath the surface. Our souls were created in the image of God, but they've been distorted. We were meant to desire God, but we've turned that desire toward possessions. We were meant to find our security in God, but we find it in amassing wealth. We were meant to love people, but

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<sup>1</sup> “Self-storage Nation: Americans Are Storing More Stuff Than Ever,” by Tom Vanderbilt, July 18, 2005; <http://www.slate.com/id/2122832/>.

<sup>2</sup> “Credit Card Debt Statistics,” by Mark Brinker, August 2008; [www.hoffmanbrinker.com/credit-card-debt-statistics.html](http://www.hoffmanbrinker.com/credit-card-debt-statistics.html).

instead we compete with them. We were meant to enjoy the simple pleasures of life, but we find ourselves more and more busy with pursuing money and things. We were meant to be generous and to share with those in need, but we selfishly hoard our resources for ourselves.

**We have a spiritual health issue, but it's not a new problem.** We're broken inside: the Bible calls it sin. We're made in God's image. John Wesley taught us God gave us three kinds of gifts:

- Our capacity for understanding, free will and love (natural image);
- Our stewardship over creation (political image); and
- Our potential for righteousness, true holiness and happiness; these are all signs of the divine image (moral image).

**The failure to live in the image of God and share God's life and mission is the essence and origin of sin.** That failure is universal, persuasive and inescapable. We're all like frogs sitting in a boiling pot of water, dying and yet unable to jump out because we fear what's outside the pot. The greatest issue of our contemporary consumer culture is that it's "spiritless." By choosing material needs and corporate profits, we sacrifice noble human aspirations on the altar of comfort, convenience, safety and pleasure. By focusing on the material, we end up living lives without meaning, as slaves to our habits.

Please note: I'm not saying all consumption is wrong, only that we've taken something meant to be enjoyed one way and made it into the central focus of our lives. That isn't healthy.

**There's good news:** we're created to share communion with God. Every person's primary calling is to fulfill their identity as a child of God's promise. Jesus Christ is the perfect image of the divine; in and through him we see our Creator. Through the presence and power of the Holy Spirit, we're made part of the life and destiny of Jesus Christ and conformed to God's likeness.

**The devil plays on our fears.** Jesus said in John 10:10, "*The thief comes only to steal and kill and destroy. I came so they may have life, and have it abundantly.*" The devil doesn't need to tempt us to do drugs or to steal or to have an extramarital affair in order to destroy us. All Satan needs to do is convince us to keep pursuing the consumer version

of the Dream - to keep up with the Joneses, borrow against our futures, enjoy more than we can afford, and indulge ourselves. By doing so, we're really embracing the Nightmare and the devil will rob us of joy, make us slaves, and keep us from doing God's will.

**God's solution: we need a heart change.** Even though we receive a new heart when we accept Christ, in a sense we need a heart change every day. Each morning let's get on our knees and say, "Lord, help me to be the person you want me to be today. Take away the desires that shouldn't be there, and help me be single-minded in my focus and pursuit of you." As we do this, God comes and cleanses us from the inside out, purifying our hearts, freeing us from what holds us back. This is sanctifying grace in action.

**We must allow Christ to work in us.** Jesus is leading us we seek God's kingdom first and strive to do God's will. As this happens, we begin to sense a higher calling, a calling to simplicity, faithfulness and generosity. We begin to look at ways we can make a difference with our time, talents and resources. By pursuing good practices, we free ourselves so we're able to be in mission to the world.

**A key part of finding spiritual and financial freedom is found in simplicity and in exercising restraint.** With the help of God, we can:

- Simplify our lives and silence the voices constantly telling us we need more;
- Live counter-culturally by living below, not above, our means;
- Build into our budgets the money to buy with cash instead of credit;
- Build into our budgets what we need to be able to live generously and faithfully.

**Next week we will explore what it means to be wise.** I invite you to join us. If you want to know more, I'm available to meet with you after the service or during the week to talk about ways to make a change, to find safe ways to walk by faith through simplicity and generosity.

**Nehemiah 8:1-3, 5-6, 8-10 (CEB)**

When the seventh month came and the people of Israel were settled in their towns, all the people gathered together in the area in front of the Water Gate. They asked Ezra the scribe to bring out the Instruction scroll from Moses, according to which the Lord had instructed Israel.

So on the first day of the seventh month, Ezra the priest brought the Instruction before the assembly. This assembly was made up of both men and women and anyone who could understand what they heard. Facing the area in front of the Water Gate, he read it aloud, from early morning until the middle of the day. He read it in the presence of the men and the women and those who could understand, and everyone listened attentively to the Instruction scroll.

Standing above all of the people, Ezra the scribe opened the scroll in the sight of all of the people. And as he opened it, all of the people stood up. Then Ezra blessed the Lord, the great God, and all of the people answered, “Amen! Amen!” while raising their hands. Then they bowed down and worshipped the Lord with their faces to the ground.

They read aloud from the scroll, the Instruction from God, explaining and interpreting it so the people could understand what they heard.

Then Nehemiah the governor, Ezra the priest and scribe, and the Levites who taught the people said to all of the people, “This day is holy to the Lord your God. Don’t mourn or weep.” They said this because all the people wept when they heard the words of the Instruction.

“Go, eat rich food, and drink something sweet,” he said to them, “and send portions of this to any who have nothing ready! This day is holy to our Lord. Don’t be sad, because the joy from the Lord is your strength!”

**2 Corinthians 9:6-7 (CEB)**

What I mean is this: the one who sows a small number of seeds will also reap a small crop, and the one who sows a generous amount of seeds will also reap a generous crop. Everyone should give whatever they have decided in their heart. They shouldn’t give with hesitation or because of pressure. God loves a cheerful giver.