

“Enough: When Dreams Become Nightmares”
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Some people, eager for money, have wandered from the faith, and pierced themselves with many griefs.
1 Timothy 6:10b, NIV

The lover of money will not be satisfied with money; nor the lover of wealth, with gain. This also is vanity.
Ecclesiastes 5:10

For what will it profit them if they gain the whole world but forfeit their life? Or what will they give in return for their life?
Matthew 16:26

The American Dream characterizes the greatest hopes of most Americans. It's built on the belief that if you work hard you can provide better opportunities for yourself and family. This dream has inspired people the world over to come here in search of opportunity. For most people, the American Dream has to do with a subconscious wish to succeed and to satisfy the desire for material possessions. It offers the opportunity to gain more than what we have. And we tend to measure our success by the stuff we possess.¹

Before I go further, today's sermon is not about judging others. It's about looking at ourselves and at what keeps us from greater contentment in our own lives. The love of money or at least of the things money can buy is a major motivation behind most of what we do. We want to consume, acquire, and buy our way to happiness – and we want it *now*. The American Dream has become a nightmare that leads to stress, anxiety, and fear, affecting our health and straining relationships.

Paul wrote, “Some make money their goal, wander away from faith and cause themselves a lot of pain.” This suggests that the American Dream has probably always been a nightmare. More recently though, the nightmare has grown – due to two distinct yet related illnesses that impact us both socially and spiritually.

The first is *Affluenza* – “the constant need for more and bigger and better stuff – as well as the effect that this need has on us. It is the desire to acquire, and most of us have been infected by [it] to some degree.” Everywhere we look, ads and commercials try to convince us that we “need” to buy something. Often we think it's our own weakness that leads us to succumb, but it's not that simple. Since the 1920s, captains of commerce have been devising strategies to coerce us to buy more, using ever more subtle and effective strategies. A multibillion dollar industry has grown up which sole purpose is to make us want more stuff.

Between 1973 and 2004, the average American home grew from 1660 square feet to 2400, giving us room for more furniture and toys. Twelve years ago, there was 1.9 billion square feet of rentable self-storage space in the U.S.² Four years later, that total had climbed by almost half a billion.³ In a 2014 study, the cost of living the American Dream for a family of four was just

¹ This sermon is based on the first chapter Adam Hamilton's book *Enough: Discovering Joy Through Simplicity and Generosity* as well as sermon helps in the *Stewardship Program Guide* of the same name, 67-71. All quotes, except those from scripture or another credited source, come from Hamilton's materials.

² Tom Vanderbilt, “Self-storage Nation: Americans Are Storing More Stuff Than Ever,” July 18, 2005; slate.com/id/2122832/.

³ 2.3 billion. Jon Mooallem, “The Self-Storage Self,” September 2, 2009, nytimes.com/2009/09/06/magazine/06self-storage-t.html

over \$130,000 a year, based on a median budget for owning one car and a house, taking one family vacation, paying taxes, average costs for food, clothes and health insurance, and contributing to college and retirement funds.⁴ \$130,000 is a lot of money, especially when the median household income was “about \$51,000.”⁵ To live the dream, the average family had to spend nearly three times their annual income. The sad reality is that many do.

This brings us to the second disease that affects us – both socially and spiritually. *Credit-itis* is brought on by “the opportunity to buy now and pay later, and it feeds on our desire for instant gratification.” Our nation’s economy is built on the concept of credit-itis.

Some of you may recall using layaway. In summer, you went to the department store, tried on school clothes, winter coats, shoes. Mom put everything on layaway. Then she paid a bit each week until it was all paid for. And she brought it home just in time for school. Christmas gifts were bought the same way.

Maybe your family used the envelope system. On payday, the money was divided between different envelopes for food, gas, church, utilities, and a little for savings. Before credit and debit cards these were common practices. Then 59 years ago, USBank sent out 60,000 cards for people to buy anything they wanted, up to \$500. An experiment that lost USBank \$20 million the first year because of fraud and because people didn’t pay their bills. They created a fraud department, collection agencies, and they increased interest rates.

Within two years they made \$13 million, which has only grown exponentially. Today nearly 40% of all households carry credit card debt. If we only look at households with a debt, the average is \$16,048.⁶ All of this even though average sales are about 125% higher when we use credit. Maybe plastic doesn't feel as real as when we hand over cash.

Credit-itis is not limited to credit card purchases; it extends to car loans, mortgages, student loans... Not that using credit is inherently bad. It’s helpful, necessary even, when life dumps too many expenses at once. When the car and the furnace both quit at the same time. When we face big medical bills. It’s only when we use credit to feed our affluenza that it’s a problem. This sermon is not meant as a rant about the economy. But, there is a spiritual issue beneath the surface of affluenza and credit-it is – one that’s been around a long time.

We are created in God’s image. But we stray from God – what the bible calls Sin – and that image is distorted. We live as if we’re centers of our own worlds. We’re meant to desire God, but we turn that desire toward possessions. We’re meant to find our security in God, but we seek it in wealth. We’re meant to love people; instead we love our stuff and compete with each other. We’re meant to enjoy life’s simple pleasures; instead we’re busy working to pay for everything. We’re meant to be generous and share with those in need; instead we live in scarcity mode, hoarding to make sure we have enough. It’s not that consumption is wrong, but we’ve taken something that’s supposed to add meaning to our lives, and corrupted it.

Jesus said, “The thief comes to steal, kill and destroy. I came so that they could have life, so they could live life to the fullest.” However you understand the devil – whether as a literal figure or as the personification of all that leads us away from God – it plays on our weaknesses. It doesn’t

⁴ \$130,357. Howard R. Gold, “Price tag for the American dream: \$130K a year,” USA Today, July 4, 2014 usatoday.com/story/money/personalfinance/2014/07/04/american-dream/11122015/

⁵ Ibid. Also, confirmed with “ALICE: Asset Limited, Income Constrained, Employed (Connecticut)—Study of Financial Hardship” published by Connecticut United Ways, 30. unitedwayalice.org/documents/14UW%20ALICE%20Report_CT_Lowres_3.23.15.pdf> 30.

⁶ “Average Credit Card Debt in America: 2017 Facts & Figures” valuepenguin.com/average-credit-card-debt.

need to tempt us to do drugs or steal or have an affair to destroy us. It just needs to convince us to keep chasing the American Dream – to borrow against our futures, spend more than we can afford, and indulge ourselves. This way, it robs us of joy and keeps us from doing God's will.

If the devil can get you in debt, it can make you a slave. If it convinces you to spend all you have, you'll never offer your tithes to God, never help those in need as you could have, never use what you do to accomplish God's purposes. It will have neutralized your effectiveness for God's kin-dom.

Too often we let our priorities get hijacked. We succumb to influences that encourage selfishness, greed and envy – influences that corrupt the joy and peace God offers us.

The bible's solution is a changed heart. Each morning we need to say, "Lord, help me 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 on you." This way, God cleanses us from the inside out.

Christ works in us as we practice following God. We begin to sense a higher calling to simplicity, faithfulness and generosity. We notice ways we can make a difference with our time, talents and resources.

By looking at the ways we use money as faith decisions, and by using faith-filled financial practices, we can find freedom in simplicity. With God's help, we can silence the voices that tell us we need more. We can live counter-culturally – below instead of above our means. We can build into our budgets what we need to live generously, joyfully and faithfully.

Over the next three weeks, we'll be talking about ways to simplify our lives. We'll talk about how to better enjoy what we have, and how to handle our money and possessions in way that God intends – and in so doing, we will find joy.

I invite you to put your hands in your lap, just extend your hands palm up, in your lap. And I'd invite you to say this prayer with me, just quietly under your breath:

Change my heart, oh God. Clean me out inside. 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 help me have joy. I offer my life to you. In Jesus' name. Amen.