

John 10:10

Nightmares & Dreams

As you have probably figured out I am a big fan of history. When I was in high school and even in college my Dad thought I would make a great high school history teacher. So here is a bit of history to build y'all up this morning. When the founding fathers of this country were drafting the Declaration of Independence, their first draft did not say we are endowed by our, "Creator with certain unalienable rights that among these are life, liberty and the pursuit of happiness." (pause) Nope. In their first draft this sentence read we are endowed with the unalienable rights of life, liberty and the **pursuit of property** - the pursuit of property. For all of those who argue so passionately for our country being founded on Christian values, this very unchristian value has become a big deal. For many people the American dream, "is the opportunity to pursue more than what we have."¹ For many more this perspective on the American Dream has become the American nightmare.

Let's think about that for a minute. We all want life to be better for our kids than what we had growing up. That's what I heard my parents say to my brother and I. Rightly or wrongly that's what my parents worked for. In Japan parents want their children to be successful. My parents wanted my brother and I to be happy. We are not so different. It's just that today our American Dream measures happiness and success by how much STUFF we have. Do y'all remember that old joke? "Whoever has the most toys in the end, wins." (pause) Yeah. I don't think that works. I am reading this book by Rev. Adam Hamilton called, "Enough: Discovering Joy Through Simplicity and Generosity." Rev. Hamilton offers some pretty startling statistics about how we use money to acquire all of that stuff.

American's are largely consumed with two social, spiritual diseases. They are called Affluenza and Credititis.

According to a PBS special: Affluenza is "1. the bloated, sluggish and unfulfilled feeling that results from efforts to keep up with the Joneses," and, "2 an epidemic of stress, overwork, waste and indebtedness, caused by the pursuit of the American dream." Chasing today's take on the American dream is causing sluggish feelings of stress from being overworked and indebt? (pause) Whatever happened to the feeling of accomplishment which come from having earned something? Oh wait. We don't have to work to earn something. We have credit.

Credititis is the opportunity to buy now and pay later. Let's talk about just how well buying now and paying later is working out. There are something like 201 million Americans who use credit cards. 125 million Americans carry their credit cards with them everywhere we go. In true confession, I know I've got mine. The average total of credit card debt as of January 2017 was \$527 billion dollars. The average credit card debt per household; \$8,158 dollars. The average credit card debt per person: \$4, 205 dollars. When I read these statistics I thought I'd better check and see what the average household income is here in Denton. The Average household income in Denton is \$47,997.70. If you divide \$47,997.70 by 52 weeks in a year it only comes to \$923 a week. (pause) How do you pay off \$4000 in credit card debt and pay all of your other bills when you only bring home \$923 dollars a week? It's hard. Heaven forbid the car should break down, or the hot water heater should go out. Then we go into more debt. (pause). I don't know folks. I just don't know. Looking at the numbers it is not hard to see how our culture's version of the American Dream has turned into more of a nightmare of debt and over spending.

Let me ask y'all something. Do any of y'all remember a time when we didn't buy now and pay later? Do you remember a time **before** credit cards were everywhere? How did we pay for stuff we didn't have the money

¹ Adam Hamilton, "Enough: Discovering Joy Through Simplicity and Generosity", (Abingdon Press: Nashville 2012) video.

for back then? Do you remember? Do you remember? I remember. Mom and Dad would go down to Walmart, K-mart, and I think J.C. Penny to put stuff on lay away. Do y'all remember lay away? You would pick out an item and the store would hold it. Then you would go and pay on that item with a little bit out of each pay check. When the item was paid for you were allowed to take the item home. With Christmas coming on I have to tell you I am wondering if that isn't a better way to go. Can you imagine having Christmas paid for before Christmas eve? Do y'all remember not being in debt in January?

In 1 Timothy 5:10 Paul tells Timothy, "the love of money is the root of all evils; it is through this craving that some have wandered away from the faith and pierced their heart with many pangs." Of course Paul is right. The reason Paul is right is because of a problem we all have inside of us. We want stuff. Now wanting stuff is not all bad. However, what has happened is we want all of this stuff more than we want God. Putting anything above God is (pause) sin. Money is not the problem. The problem is the way we long and lust for what does not and cannot bring us joy. Jesus explains the problem in John 10:10 when Jesus explains, "**The thief comes only to steal and kill and destroy; I came that they may have life and have it abundantly.**" The devil is a thief and a liar. The devil does not have to turn us into a maniac shooting at concert goers from the window of his hotel room in Las Vegas. The devil does not have to turn us into someone who cheats on our spouse to hurt our ability to share Jesus Christ. Nope. All the devil has to do is put us in that frame of mind. It is the frame of mind that says, "The preacher is preaching on *MONEY* today?! I'm staying home!" Who can blame them? Who wants to be beaten up on Sunday morning about giving to the church for missions when we need help with our finances at home? If God calls us to help with the renovation project over at the old clinic for the South Davidson Family Resource Center, or to hire a Pfeiffer student to take over the youth program, and build it into a multi church youth program, or even to go on an international mission trip there's no money to go! No money for missions? No money for the Resource Center. No money for a youth leader, and guess what. We just lost. The devil won a victory, and we just gave it to him. (pause) Sisters and brothers I confess. **I hate losing.** I especially hate losing when I know I gave the victory away. That stinks. That really stinks.

Christ died so we could have abundant life. There is nothing abundant about living life with debt. Amen? **Amen!** There is no joy in living our lives stressed out about how we are going to pay our bills. Amen? **Amen!** There is nothing life giving about not being able to help out someone in need because we need help ourselves. Amen? **Amen!** I know this church is struggling with some of these issues. And here's how I know. Please. Take a look at the screen up here. Gary is about to put up there some slides about how our giving tends to run month to month. We start out okay at the beginning of the month. We are usually just over our budget, but the rest of the month we fall behind. Now, sisters and brothers, who are the people who give at the beginning of the month? (pause) Largely, those are the people on fixed incomes. Now, I'm not a CPA, but what this trend tells me is this church is financially resting on the older members. Thank you older members for giving out of your fixed income the first of the month. Thank you. For the rest of us, where is our money going? Are we simply being greedy and wanting to hold on to our money? Are we being envious of what our neighbors have? Are we being gluttons who continue to consume and to spend even after we have had our fill? Sisters and brothers, you tell me; what is not right in our financial wheel house? What are the habits and spending trends in our lives that are turning our American Dream into an American nightmare?

In the name of Jesus Christ,

Amen