

ENOUGH

Discovering Joy Through
Simplicity and Generosity



When *Dreams* Become *Nightmares*

A MESSAGE TO THE CONGREGATION

October 11, 2009

Simplicity • Generosity • Joy

When Our Dreams Become Nightmares

The American Dream

This message will focus on my belief that dreams can turn to nightmares. I was made aware on Thursday that I might have it backwards—that nightmares can turn to dreams.

As the Husker football team was making a shambles of a game against Missouri—in the cold, in the rain, at night, and on their turf. Nearly everything was going wrong. Our normally great kicking was really off; composed athletes were getting personal fouls; the slick ball was taking off on the quarter back, the running game was coming up short, and our noble opponent, the University of Missouri, was making off with a strange winning score—9-2! It was Halloween coming early.

But the nightmare turned into a dream of hope in the fourth quarter and you know the outcome of the game and how a nightmare can turn into a dream! So much for getting things in the correct order! Ha!

Clearly, though, dreams are important. And I've been wondering about the American Dream and what characterizes the greatest hopes, desires and dreams of our culture?

For most people, the American Dream has to do with a conscious and subconscious desire for achieving success and satisfying the desire for material possessions. It is the opportunity to pursue more than what we have, to gain more than what we have, and to meet success. We have shifted from desiring what gets us success to coveting the things that have become the measure of success: stuff.

The American Nightmare

The American Dream has become an American nightmare due to two distinct yet related illnesses that impact us both socially and spiritually.

AFFLUENZA is 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 this virus to some degree.

I have, I know. In fact, I recently did some research and I have discovered that if we only had faster computers in the office, we would be more productive. And I certainly know that I am the only pastor in 60 miles without a 50 inch HD slimline LED. I know you can support me in making sure the parsonage is up to date and modern. Don't you agree? Ha!

The average home size in the [United States](#) was 2,330 square feet in 2004, up from 1,400 square feet in 1970.¹

The American Dream

*a. Greatest, Hopes,
Desires & Dreams*

*b. The Pursuit of
Immediate Material
Pleasure*

Today there is estimated to be 1.9 billion square feet of self-storage space in America. Self storage industry has gained from the popularity of the concept and it has grown so fast that in the last twelve years the use has grown from one in every seventeen households to one in every ten.²

We have become so successful that we demand more space to live and more storage for all our stuff!

CREDIT-ITIS is an illness that is brought on by the opportunity to buy now and pay later, and it feeds on our desire to instant gratification. Our economy today has exploited our lack of self-discipline and allowed us to feed our affluenza, wreaking havoc in our personal and national finances. Here are some recent statistics about how credit is making our lives more miserable:

Average credit card debt in America in 1990 was around \$3,000. At the end of 2008 it was over \$10,000—in those families that used credit cards; this is up over 1% from 2007 is totaled \$973 billion.³

"As household wealth has declined in the downturn, more American families are facing financial distress due to high debt burdens. In 2007, before the recession began, 14.7 percent of U.S. families had debt exceeding 40 percent of their income."⁴

76 percent of undergraduates have credit cards, and the average undergrad has \$2,200 in credit card debt. Additionally, they will amass almost \$20,000 in student debt.⁵

The average credit card indebted young adult household now spends nearly 24 percent of its income on debt payments, four percentage points more, on average, than young adults did in 1992.⁶

More than 90 percent of survey respondents believe they had the same amount -- or less -- debt as the average American.

The average sale is around 125 percent higher if we use a credit card than if we pay cash, because it doesn't feel real when we use plastic instead of cash.

Credit-itis is not limited to purchases made with credit cards; it extends to car loans, mortgages, and other loans.

The Deeper Problem within

- a. *The Spiritual Issues
beneath the surface*
- b. *The result-- We have
been robbed of joy.*

The life of the average car loan and home mortgage continues to increase, while the average American's savings rate continues to decline.

All of this debt is a problem, but I think it also reveals a deeper and more spiritual problem.

Our souls were created in the image of God, but this identity has become distorted. We were meant to desire God, but we have 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 instead we

¹ National Association of Home Builders

² Vital Statistics of the Self Storage Industry—no date

³ Nilson Report, April 2009

⁴ U.S. Congress' Joint Economic Committee, "Vicious Cycle: How Unfair Credit Card Company Practices Are Squeezing Consumers and Undermining the Recovery," May 2009

⁵ Nellie Mae, "Undergraduate Students and Credit Cards in 2004: An Analysis of Usage Rates and Trends."

⁶ Generation Broke: Growth of Debt Among Young Americans

compete with them. We were meant to enjoy the simple pleasures of life, but we busy ourselves 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. This is a problem.

This problem also makes us weaker because now our self-serving nature makes us want to indulge ourselves. Here this comment from Jesus:

Jesus said, “The thief comes only to steal and kill and destroy. I came that they may have life, and have it abundantly” (John 10:10).

What we often view as sins, like the seven deadly ones, "[Lust](#)", "[Gluttony](#)", "[Greed](#)", "[Sloth](#)", "[Wrath](#)", "[Envy](#)", and "[Pride](#)" are mostly based on self centeredness and the idea that society, and others, should serve us. Adultery, drug dealing, drunkenness and stealing, for example are often based on something deeper—to keep up with the Joneses, borrow against our futures, enjoy more than we can afford, and indulge ourselves. By doing that, we will be robbed of joy, we will become slaves, and we will miss the opportunities to do God’s will.

As Pogo, the cartoon once said, “We have met the Enemy, and the Enemy is us.”

The Bible’s Solution

We need a Heart Change. This morning we have celebrated the baptism of Alysson Mae, and we are enjoying it. Which one of us is not touched by her tiny stature, by our sense of hope for her future, by our willingness to be available for her parents and family? Which one of us has not had our heart softened by this event?

We all have been touched today, but our world needs us to be touched everyday. Everyday we need to ask the question, "God what do you want me to do today?" Indeed, we must allow Christ to be part of our everyday lives.

As Christ becomes part of our everyday lives, we begin to sense a higher calling—a calling to simplicity and faithfulness and generosity. We begin to look at ways we can make a difference with our time and talents and resources. By pursuing good financial practices, we free ourselves from debt so that we are able to be in mission to the world. A key part of finding financial and spiritual freedom is found in simplicity and in exercising restraint. With the help of God, we can.

- a. *Simplify our lives*
- b. *Live below, not above our means*
- c. *Use cash instead of credit*
- d. *build our budgets so we can live generously and faithfully⁷*

⁷ Much of the background for this article is attributable to Adam Hamilton of Church of the Resurrection, and Dave Ramsey’s course, “Financial Peace University.