

When Dreams Become Nightmares
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When you and I hear the words *stewardship campaign*, we have a pretty good understanding of what this entails: a series of letters, an estimate of giving card where members are invited to make a financial commitment to God stating that in the upcoming year we will give a certain amount to God through the church. We might draw the conclusion that a stewardship campaign is only about increasing giving to the church to fund the ministries of the church.

It's hard for many to see that a stewardship emphasis is less about the church and more about the individual. It is less about the church needing to receive funds for ministry and more about the need for the church member to give. Sounds skeptical, especially when we are given the pledge card, but we all have a need to give as it gives us freedom from believing that money is the most important thing in life. Stewardship is more than just finances and more than just the church stating that this is what we need to fund our ministries for the next year. I prefer a holistic approach that looks at the various ways we offer our prayers, presence, gifts, service and witness in the life of the church. Yet even when these are emphasized, we still see that the bottom line of any campaign is about the dollar, and we judge the success of any campaign by how much is pledged.

There is something about the dollar and the talk of finances that we don't want to hear; it makes us uncomfortable. We don't like telemarketers to call encouraging us to buy products that we don't need or to give to charitable organizations that we know little or nothing about. We don't like it when we receive letters from every organization that we have ever been a part of or from a charity that we may have supported ten years ago bombarding us with requests for donations. Such calls are never answered (with the help of caller ID) and such letters sent out often find themselves at the bottom of the recycling bin.

The last thing we want to hear is our church asking for more of our money, especially when we are already giving in various ways and especially during this present economy when we have to be extra careful with our limited discretionary spending. There is no reason for a stewardship campaign or a church's call to add insult to injury to those who have suffered great losses either of job, retirement fund or other investment

earnings. So even as we begin this series—talking about money and finances—I do so not to judge or offend anyone but to open new ideas to grow towards financial freedom, to encourage others to be less in debt and to move closer to living the abundant life not defined by our possessions but a life defined by the true freedom we experience in Christ.

In the spring, I begin to get bombarded with the different stewardship campaigns and companies promising that if we use their campaign, following each step, we will see an increase in giving among the members by 15 - 40 %. In my experience, sometimes the least said has brought about the same results as in years when we used a typical stewardship campaign. I wanted something different this year given our present economy. So, back in May I came across two books that I believe will be beneficial to anyone in our present economy. The first to catch my eye was *Upside Living in a Downside Economy* by Mike Slaughter. The second recourse I got my hands on was a book by Adam Hamilton entitled *Enough*. These books are written by United Methodist pastors and they are written to help Christians live the abundant life that God has called us to live, even in a downside economy. So for the next month you will hear me reference Mike Slaughter and Adam Hamilton on several occasions as I have found their information insightful and practical and I trust you will have the same experience. I think their approach is refreshing as the emphasis is where it should be—on the person who needs to make better financial decisions, on the person who needs to learn more about saving or the person who needs more discipline in spending as well as the person who needs to simply let go and give more. Chances are that I have described many a person here in the life of the church. My hope is that in the next four weeks we grow in our understanding of what it means to be good stewards of the resources we have and we seek biblical wisdom and insights on how to save more, reduce current debt and become even more generous.

I can't remember a time when I haven't heard about the American Dream. Even early on we see children wanting to grow up to be rich and famous. In the simplest terms one defines this dream as being able to live in the home that they own. Yet for others it is about being successful in business and then living a lifestyle filled with an abundance of possessions. I had a close friend in college whose goal in life was to not only earn his first million but have his first million saved up by the time he was thirty. Not everyone has that kind of goal, but it does speak to our desire to pursue more than we

currently have and to gain more than we really need. We define success in terms of finances. My senior year in high school, I was voted among my peers to be the one most likely to succeed. When we gather next month for our twentieth reunion they may realize just how wrong they got it, in terms of wealth and possessions.

Alexis de Toqueville, a political philosopher who came to America in the nineteenth century made the following observation: “Americans are extremely eager in the pursuit of immediate material pleasures and are always discontented with the position that they occupy.... They think about nothing but ways of changing their lot and bettering it.... One usually finds that the love of money is either the chief or a secondary motive at the bottom of everything the Americans do.” [Tocqueville, p. 534, 713]

Such a remark was made over a hundred years ago. Not much has changed as we are, by and large, still a people who consume, acquire and buy our way to happiness, and we don't want to wait for it. We want it now. Young adults who grew up in a nice home and had nice cars to drive as teenagers often struggle when they get out of college and they aren't able to live the lifestyle they were so accustomed to while growing up. We don't want to wait, so we will borrow, we will run up credit card balances to live the way we want to live now and not wait until we can actually afford it. We believe that one day we will be able to pay for it, one day we will pay it off. So the item we saved money on by buying it on sale ends up costing us 125% of the original price. We also have this false idea that somehow we deserve the very things in life that we can't afford, and there are many who have gotten so far in debt that we are slaves to the very things that we now have to work so hard to keep as everything we earn goes to mortgage payments, credit card debt, student loans or car loans. Meanwhile, we are still acquiring the things today that we just can't live without. And for many, the American Dream turns into the American Nightmare, sometimes overnight and sometimes over a few years.

Adam Hamilton writes about two illnesses that plague many Americans, turning the dreams we had into nightmares. [Hamilton, p.14] The first is that many suffer from affluenza. Affluenza is defined as “extreme materialism which is the impetus for accumulating wealth and for overconsumption of goods.” [Dictionary.com] It is having a strong desire to acquire goods; most of us have been infected with this illness to some degree at some point in our lives.

People have a tendency to want more because they are not satisfied with what they have in life. And so we continue to accumulate more things that are supposed to make us happy, and before we realize it our houses are filled with too much stuff so we either add on to our houses or move into bigger ones, adding to the perception of how successful we are in life. If things can't fit in our houses then we place items that we no longer need but have a hard time letting go of into self-storage units. When I was growing up, there were no self-storage units in my hometown. Now, when I pass through, there are five self-storage unit complexes. Today there is an estimate of 1.9 billion square feet of self-storage space in America. [Hamilton, p. 16.]

Thirty years ago we didn't need that space. In 1974, the average American home was 1,695 square feet and in 2004 the average home was 2,349 square feet. The average size of the American family has shrunken from 3.1 to 2.6 over the same thirty year period. That is more home for less people. Several years ago I talked with a person who had built a home across the field from the home in which he was raised. In between the houses was a four room house that at one time had served as a gas station on a country road. He had rented that house for the first several years of his marriage. As we stood there in his yard talking, he commented that his family of six was much happier in the cramped corners of the small house that they used to rent than in the much larger space of the house he had recently built.

The second illness is credit-itis. This illness is generally suffered by young adults as opposed to older adults though not many are immune from this since a lot of people are preapproved for credit cards. I thought it was the coolest thing as a freshman in college to receive a call stating that I had been preapproved for a credit card with a limit of \$2,000. By the time I got the card, the limit went to \$10k and then \$15k and I actually knew people who had multiple cards and when they graduated from college had \$20,000 in credit card debt. Credit-itis feeds on our desire to buy now and pay later as we seek instant gratification. Unfortunately, there are many people who don't have the discipline to keep from maxing out these cards or who have accumulated so much debt with car loans, student loans and mortgage loans (sometimes multiple mortgage loans) that they are in real financial trouble. There is a person in my extended family who was making a good living but then one day decided to count how much debt he had only to realize that he had amassed three quarters of a million dollars in debt. Such a realization was a true

wake-up call to start living within his means because the American Dream had become a nightmare. Mike Slaughter says, “When you have debt of any kind in your life, you are working today to pay for the past, instead of creating the future.” [Slaughter, p. 17]

There is a deeper issue than lacking discipline when it comes to debt and a deeper issue than trying to keep up with the Joneses. We are created to have fellowship with God and to trust in God, living in such a way that we trust God with our life as we enjoy the life God has given us. Our security is to lie with God, not in wealth and not with our good name, our nation or its military power. We are meant not only to have a wonderful, trusting and life-sustaining relationship with our Creator but we are meant to live in peace with each other to build community and experience wholeness, yet we so easily find ourselves competing with others for jobs, for our piece of the pie, and for the position of top dog. We are given the gift of life and it is not meant to be complicated, but we make it so. Rather, we are to enjoy a simple life with the simple gifts that God gives us, and we are meant to be a generous people not only to God but to give to those in need. The problem with the illnesses of credit-itis and affluenza—we don’t see how we could possibly be more generous.

The root of the problem is not that money is the source of all evil. That is not what the Bible teaches. Churches are built with money. Medical research is funded by money. Colleges stay strong with the generosity of alumni. Money is used for the food we eat, the clothes we wear and the vacations we take. Money is not bad at all. Money has done a lot of good for many people. We wouldn’t have the quality of life we have if it weren’t for the money generated in our community. Money is not bad; rather the Bible teaches us that it is the love of money, our attitude toward money that can cause evil to be so close at hand. 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]. Yet in our pursuit of more, we end up being robbed of the abundant life Christ offers.

Adam Hamilton writes, “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 he needs to do is convince us to keep pursuing the American Dream—to keep up with the Joneses, borrow against our futures, enjoy more than we can afford, and indulge ourselves. By doing that, he will rob us of joy, make us slaves, and keep us from doing God’s will.” [Hamilton, p.22]

We read in the scriptures and we sing the song that says we are to “seek ye first the kingdom of God and his righteousness, and all these things shall be added unto you.” Seeking God first doesn’t just mean in worship or in Bible study, but seek God first in all things—in relationships with others, in marriage and family life, in the way we conduct business with others and in the way we handle our finances. God cares about more than our tithe and gifts, God cares about how we handle all of our finances. God cares more about our life than where we might spend eternity. God desires for us to experience wholeness and peace in our lives, every aspect of our lives, including our finances. Mike Slaughter says, “We must put God first when it comes to our finances and when we put God first and serve God with our money, money serves us.” As we do this, we begin to see life in a different way, the dream changes, the motives switch from a life seeking earthly pleasures to a life lived to glorify God as we live within our means and quiet the voices that tell us we need more. With God all things are possible. Even in a down economy we can experience upward living if we are willing to let God in, daily turn from the ways of our culture, change some habits and trust in God’s providential care.

Resources:

America’s Homes Get Bigger and Better (Dec 27, 2005)
www.abcnews.go.com/GMA/Moms/story?id=1445039.

Dictionary.com “affluenza”

Hamilton, Adam. *Enough, Discovering Joy Through Simplicity and Generosity*. Nashville: Abingdon Press, 2009.

Slaughter, Mike. *Upward Living in a Downside Economy*. Nashville: Abingdon Press, 2009.

Tocqueville, Alexis de. *Democracy in America*. Penguin 2003, 534, 713.

The New Interpreter’s Study Bible. (NRSV) Nashville: Abingdon Press, 2003.

