

October 13, 2013

## “When Dreams Become Nightmares”

I Timothy 6:10b, Matthew 6:24-34

Today we will start a four Sunday sermon series based on the book, *Enough – Discovering Joy Through Simplicity and Generosity* by Adam Hamilton, senior pastor of the United Methodist Church of the Resurrection in Leawood, Kansas, one of the fastest growing, most highly visible churches in the country and the author of several books.

The first small group meeting using this book will start after our Coffee Fellowship today. The Monday night group, the Thursday night group and possibly the Tuesday morning group will start next week. If you signed up for one of those small group meetings, please take a book today so that you may start reading it before your first small group meetings. You may want to read the Introduction and Chapter 1 before your first meeting. Please check your name after you take your book, leave \$7.25 in the box next to the books and check “Paid.” If you don’t have money or a check with you today, please take the book, and check “Book taken” column and do not check “paid” column. If you would like to read this book even though you are not joining any of the small group meetings offered, please write down your name on the sheet next to the books. I will order the book for you.

Why are we using this book for small group meetings and for a sermon series?

First, we are in the season to focus on stewardship, which will lead us to Gratitude Sunday, November 17, when we will make a financial commitment to the ministry of this congregation. So I want us to re-learn what stewardship is all about. I would like us to grow as good stewards of God’s creation and re-discover **joy** through simplicity and generosity.

Secondly, I know this is a very good book regardless of any season. When I read this book about two years ago, I thought it was a very good book to give to a newlywed as a gift so that they might have their priorities set and have a happy life with a sense of fulfillment and satisfaction.

So let’s begin. When you hear the word, “American Dream,” what does it mean to you? Does it mean that anyone can be successful if s/he works hard in this country? I think we tend to measure our success by the material possessions.

Mr. Hamilton tells us how the “American Dream” might turn to the “American Nightmare.” He says the two distinct yet related illnesses impact us both socially and spiritually. The first one is **Affluenza**, which is the constant need for more and bigger and better stuff – as well as the effect that this need has on us. I went on line and found a definition of “affluenza.”

“A social condition arising from the desire to be more wealthy, successful or to “keep up with the Joneses” Affluenza is symptomatic of a culture that holds up financial success as one of the highest achievements. People said to be affected by affluenza typically find that the very economic success they have been so vigorously chasing ends up leaving them feeling unfulfilled, and wishing for yet more wealth.”

I think most of us have been infected by this virus to some degree from time to time -- in the past or in the present. When we turn on a TV, all the commercials urge us to buy, shop and acquire more, better products than what we have now. I am affected by this virus too.

The other day I was invited to a birthday party of one of my friends at a restaurant. As we were chatting and eating, Eileen, the woman who sat next to me, stood up from her chair and started to take pictures with something that looked like my i-pad, but it was smaller. That immediately caught my attention. I said to her, "Is that..." Eileen finished my sentence, "I -pad mini." It's a smaller size of I-pad, which I use for receiving emails, taking notes, calendar, address book, making shopping list, watching news and You Tube, listening to music etc. etc. When I was considering purchasing a smaller gadget than a desk top computer over a year ago, I wondered which one to buy -- a lap top computer or an I-pad. The good thing about an I-pad is that it is much smaller than a lap top computer --easy to carry, easy to open. The good thing about a lap top computer is that it has a key board. I can type with both hands and 10 fingers. I ended up buying this I-pad and a separate key board, which I can use with this I-pad **if** I have an internet connection where I am located.

Eileen started to talk about how wonderful her I-pad mini is. She opened it and showed me an attached keyboard. Moving her fingers over the keyboard, she said, "It's a small keyboard. You have to maneuver it a bit, but I like it." And she smiled.

Do you know what I was thinking? "I want it. I should have waited to purchase my I-pad a bit longer." The I pad-mini was released on November 2, 2012. I know I will definitely consider purchasing I-pad mini if anything happens to my I-pad.

I remember a piece of newscast when I-phone came out. The TV reporter said, "If you have a cell phone, a lap top computer, a digital camera, an I-pod for music, do you need an I-phone? No. Do you want it? Yes!!!"

Making a better product, inventing something better than what exists is not a bad thing. But if we, as consumers, get carried away too far, it goes against cherishing what we already have and we become the victims of the virus, affluenza.

We're told that our spending determines the strength of our nation. There's some logic to all of this, but somehow it tends to fuel the illness, affluenza, that's inside of us.

The second disease that goes along with affluenza is "**Credit-itis.**"

Do you know the word, "layaway"? I don't think some young people know this word. I understand that layaway is that you go to a store, choose an item you want to purchase, ask the item to be set aside, bring a monthly payment or some money to the store when you can pay and get the product when you have made a full payment. There is no layaway today. Why? Layaway was replaced by credit cards. Instant gratification. Some of us may use a credit card to pay the monthly payment of another credit card.

Credit-itis is not limited to purchases made with credit cards; it extends to car loans, student loans, mortgages and other loans as well. Traditionally, the life of a home mortgage has been either fifteen or thirty years, with 5 percent down. Now many mortgage lenders are offering

forty year mortgages, and some even offer a fifty or sixty year mortgage. And I hear that in recent years, many people have taken out two mortgages – one for 80 percent and the second for 20 percent, plus the closing costs – so that they may get into the homes they want with nothing down and no Private Mortgage Insurance(PMI) required.

Mr. Hamilton writes how bad this credit-is is using his own story.

Recently, I received an offer from my mortgage lender to loan me more than I paid for my house eight years ago—and my house is not close to being paid off. That’s a lot of extra cash I could spend on anything I wanted. No new appraisal. No closing costs. No need to show bank statements or verify other assets. No paycheck stubs or proof of income required. I was told I could take out all the equity in my home—and quite a bit more. If I actually took out this loan, you would have to visit me in jail because the amount of money they offered was more than I could reasonably pay back.

Crazy, isn’t it? But this is the kind of milieu we live in with much affluenza and credit-itis, which leads us to declining savings, debt collection and personal bankruptcy – not to mention tremendous stress. This is a nightmare.

When we are stressed by debts, loans, credit card payment and collection agency coming after us, it’s hard to be giving and generous. We become slaves to our loans, credit card payment and mortgages. It takes away the joy and the blessing that come from giving freely to things that **matter** when we can’t make ends meet.

Today’s first lesson says: “some people, eager for money (possessions), have wandered from the faith, and pierced themselves with many griefs.” That could happen to us, or maybe happened to us in the past.

So, what’s the solution?

In the following weeks we will look at biblical teachings and practical tips related to how we can change our habits, get out of debt, get a handle on our money and possessions, live more simply, and give more generously.

And I have a gift for all of you. “30 Days of Stewardship Devotions.” Please take one and hopefully you will use it for your daily devotion and complete reading it before Sunday, November 17, our Gratitude Sunday, when we make a financial commitment to our church. We would like to give with thankfulness and joy.

The everlasting truth we find in the Bible is this: “Seek first God’s kingdom and God’s righteousness, and all these things shall be yours as well.” True joy is found in simplicity and generosity.

Would you please join me in the Contentment Prayer that is on the power point?

“Lord, help me to be grateful for what I have, to remember that I don’t need most of what I want, and that joy is found in simplicity and generosity. Amen.”