**When Dreams Become Nightmares**

**Matthew 6:25-26; 1 Timothy 6:10, 17-19**

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Today we begin a new series of sermons on simplicity, generosity and joy in which we are looking at our relationship to stuff, and to the norms in our culture, and then trying to see what does the Bible call us to do. We are indebted to Adam Hamilton and Church of the Resurrection who developed much of the material for this series and packaged it in such a way that other churches could use it.

I want to start by sharing with you some of the struggles I face when it comes to simplicity, generosity and the joy that comes with both. It never fails that the sermons I feel most passionate about are the ones where I think that God is first trying to get through to me. And nothing hits closer to home than what I want to talk about today. I believe these topics are important to everyone in this room and I wrestle with these things. I am counting on the fact that as I share these things, there are people in this room that will say, “You know what? I struggle with those things too.”

Here is how it usually works for me. I will get obsessed with something that I think I need, which is the first clue that it is really not a need. If I truly am in need, I am fortunate enough to have the resources to care for needs and I don’t obsess about it. If I am obsessing it means it is a want, not a need, and I begin talking about it a lot. Usually it’s to see what kind of response I get from Karla. It is unfair to use her as my conscience, but if she doesn’t question me about much, I begin to get serious about purchasing this want.

So lately I started talking a lot about BMWs. . . Yeah, we are not getting one.

I struggle with things like that. I love gadgets. I like things. I like cars. I wrestle with these things. Based upon what read in the papers and see in this church, I believe most of you do too.

Now I am not in a position to judge. I know how much I make, how much I give, I know how much I spend, and I even allow myself to splurge once in a while. The attempt is to keep all that in balance. I cannot judge you. I cannot judge others. I can only judge myself.

Adam Hamilton tells the story of a missionary who came to speak at a church about ministry with the poor and justice. A gentleman pulls into the parking lot with a Lexus and the missionary said, “Now that is what I am talking about. People who drive around in cars like that.” The pastor said, “Let me straighten you out about one thing. I know this guy. He makes over a million dollars a year. He gives away $700,000 a year to run the mission for the poor in our city. This guy is humble and he is caring. This guy could be driving a Rolls Royce, but he lives five steps below his actual means. So don’t be criticizing him. Would God be so good that you and I would give away as much as he does?”

You and I cannot judge others based on simple observances. All we can say is, “This is where I am out of kilter. This is where I might change some things.” So no judgment here for any of you - only for me. I am going to invite you to think about what God might be speaking to you.

So let’s talk about the American Dream for a moment. What is the American Dream? Well, if you go back and look at the founders of our country, they had one kind of dream for us – about life, liberty and the pursuit of happiness. But that did not necessarily mean what it means today.

I think about the other dreams, the lofty dreams of America, what’s inscribed at the bottom of the Statue of Liberty:

*"Give me your tired, your poor, your huddled masses yearning to breathe free. The wretched refuse of your teaming shore. Send these, the homeless, tempest-tossed to me, I lift my lamp beside the golden door!"* (This is part of a poem by Emma Lazarus).

I think about the Gettysburg address or I think about Martin Luther King Jr. standing at the Lincoln Memorial and giving that “I Have a Dream” speech. Lofty dreams, but that’s not generally what we mean when we think about the American Dream, is it? That’s not really the American Dream – not for most people outside of America or inside of America. The American dream for most of us is the opportunity to pursue more than what we have – to gain more than what we have – to meet success, and success is measured by the stuff that we possess.

A mid 19th century philosopher, Alexis de Tocqueville, had this analysis of early American culture. This one that fits today as well as it ever has:

[Americans] are extremely eager in the pursuit of immediate material possessions and are always discontented with the position that they occupy... They think about nothing but ways of changing their lot and bettering it. For people in this frame of mind every new way of getting wealth more quickly, every machine which lessens work, every means of diminishing the cost of production, every invention which makes pleasures easier or greater, seems the most magnificent accomplishment of the human mind... One usually finds that the love of money is either the chief or a secondary motive at the bottom of everything Americans do. This gives a family likeness to all their passions and soon makes them wearisome to contemplate.

Do you know what the American Dream was in the 1950’s? That everyone owned their own home. The average size home in America in the 1950s was just less than 1,000 sq. ft. It was normal to have just one bathroom and for more than one person to share a bedroom. By the 1970s, the average house size was around 1600 sq. ft. Today it’s almost 2400 sq. ft.

What’s even more amazing is that even though our homes have grown to more than twice the size they were in the 1950’s, we still don’t have enough room for all our stuff. One of the fastest growth industries in America is self-storage units. In 1984, there was 289.7 million square feet of rentable self-storage in the U.S.  In 2012, there was 2.32 billion square feet. This is an 800% growth to store all the stuff we have that doesn’t fit into our 2400 sq. ft. homes.

It seems, then, for most people, the American Dream has to do with a subconscious desire for achieving success and satisfying the desire for material possessions.

The love of money and the things money can buy seems to be the primary motive behind most of what we Americans do. We want to consume, acquire, and buy our way to happiness—and we want it *now*. The American Dream has become an American Nightmare due to two distinct yet related illnesses that impact us both socially and spiritually.

The first is one you have heard of, no doubt, called *Affluenza.* There was PBS special on it some time ago hosted by Scott Simon. According to that PBS special *Affluenza* is defined as “the bloated, sluggish and unfulfilled feeling that results from efforts to keep up with the Joneses”. An epidemic of stress, overwork, waste and indebtedness caused by the pursuit of the American Dream. An unsustainable addiction to economic growth.

We are offering Dave Ramsey’s class on Financial Peace. Our own Marty Javornisky is leading that class. One of the things Ramsey says is that 70% of Americans’ favorite recreational activity is to shop. Shopping! We love to shop. This has become an American way of life. The sad part is that this is what has become necessary to fuel our economy. In the 1950’s and 60’s we consumed, but there wasn’t this terrible need that you consume everything that you had, and even use up tomorrow’s money on what we consume, but, today, our economy relies on that. And so we measure consumer spending. You hear this over and over again on the news and its impact on the stock market and on your retirement funds.

You remember after 9/11, our president told us that one of the most important things we could do was to spend – buy stuff! It will show how strong we are! There is a certain logic to it, but it fuels this illness inside of us. Every time you turn on the radio or the TV, or surf the Internet there are a lot of people spending a lot of money to get you and me to believe that we are not happy with what we have, and that we need is just a little bit more. I am here to tell you that they are good at it. Those little voices get in my head and they fuel something that is already deep down inside of me, and I think, “You know, they are right. I do need that thing to make me feel happy and whole. I need just a little bit more.”

Now the other disease that goes along with this is *Credit-itis,* which is able to take *Affluenza* from just a nuisance to something that could potentially be deadly. *Credit-itis,* as you know, is the opportunity for us to buy something now and pay later.

When many of us in this room were kids, it didn’t work that way, did it? How many of you remember that you would go to the store with your mother, try on clothes, but you wouldn’t take them home because they were put on lay-a-way. When you had the money or had paid for them in full with installments, then you could go pick them up. Does that even make sense to anyone under 40?

Today there is no lay-a-way. Now we have credit cards. And you get offer for these all the time. There are stories that offers come in the name of a family’s pet, let alone my daughters, who in college, were not a great risk factor for these companies.

In 1990, the average credit card debt for an American was about $3,000. Last month it was over $15,000. That is the average, which takes into account all those who pay off their debt each month, or who have no credit card debt. So for those who have revolving debt and it continues, that number is significantly higher.

I find that I buy things that I probably would not have if I had to pay cash for it. Someone somewhere determined that average sales are 125% higher if a person uses a credit card as opposed to paying cash. Partly because it doesn’t feel real. I understand that is why you don’t use cash in casinos. You use plastic chips because you will take greater risks because the plastic just doesn’t feel real.

It’s not just that credit cards are a problem. Does anyone remember back when the only option for a car loan was three years. Now, according to the credit rating agency Experian, car loans run 65 months on average, or nearly five-and-a-half years, with 72 month loans becoming common. According to the Wall Street Journal, there are now 96-month car loans. That’s eight years. The average person keeps their car for three to four years. You see the problem. But not to worry, they will be happy to take what you owe and roll it in to your new care loan. And what happens if that continues? You’re eventually paying on something 110% to 120% above the actual price and getting further into debt. You become an indentured servant to the car finance company.

Let’s not even get into home mortgages. We all saw what kind of trouble that can get us into. But then there are home equity loans. For most of us our single biggest savings is the equity we have in our homes, but many of our institutions are encouraging us to take the fast cash you can get from the equity in your home with a loan and do what? Well, anything you want. Buy more stuff, eat out more. The bottom line with *Credit-itis* is that our average debt continues to climb while the average American’s savings rate continues to decline.

I had heard that back in the early 1980s, the average American family spent 89.5% of their income every month, which means they had 10.5% left for savings. Today the majority of Americans spend more than they make. I tried to go online to confirm these numbers, but of course the majority of the sites with these statistics are governmental and all you get is a screen that says they are shut down.

So you see our problem as Americans. Some of you might be thinking, this really doesn’t relate to me, I have been responsible. I pay off my debts. I keep my cars for a long time. We don’t pull out home equity loans. I don’t have creditors banging at our door. But you know, at the end of the year when I am doing taxes and I look at what our income is, I think to myself, “where does all that money go?” Do you ever have that feeling? Where does all our money go? And so almost all of us struggle with this at one level or another.

The problem is deeper than what I just described. In these sermons, Nancy and I are going to address some of these issues. Next week Nancy is going to talk about good financial practices. She is taking the Dave Ramsey course and will share some of the information with us.

The following week, we are going to look at how we can find contentment and some tips so we don’t find that *Affluenza* gripping at our souls all the time. On All Saints weekend we are going to look at how some of the saints in this very church in previous years rallied to use their personal finances so that we can be sitting here today and perhaps take a cue from their faithfulness. In the last week, we are going to talk about the real key to all of this, and, that is generosity.

But what I would like to do today in the time that is remaining is talk about the struggle that is inside, because there is something that is not right inside of us that has to be addressed. And if we don’t address that then we are missing the most important part.

The struggle that’s inside of us is what the Bible calls sin.

Our souls were created in the image of God, and if we lived into that image, we wouldn’t be craving for stuff all the time. We would enjoy the simple pleasures of life. We would be generous and share with the people in need. We wouldn’t be focused on how to get more all the time. We might have some of those things. We might have more from time to time. It’s not that it’s a sin to do that. It’s just that it wouldn’t be our consuming passion.

But there is something inside of us that is just off kilter. You know the list of the seven deadly sins? Three of them have to do with this issue we are talking about. Let me remind you of them. There is envy or covetousness – that yearning when you see what your neighbor has and you want to take it, or at least go out and spend, perhaps what you don’t have, to have it or something better.

There is greed or avarice, in which we find an intense desire for more and we are unwilling to share what we have.

And then we are afflicted with gluttony. As we keep consuming, even after we are full we keep eating. We keep consuming, even though we have enough, and we eventually make ourselves sick, but we just can’t stop. We were made to love God and to live simply, and generously and to be content. But there is something inside that needs to be addressed.

Now I am not one who personifies evil into a humanoid, or to talk about that “tug” to walk away from the image of God as the devil, but let me tell you, this is where I find the devil most real. He plays upon that sin inside of me. What he wants to do is leave you in that place where you don’t have joy, where you are stressed out all the time, and where you can’t do the things that God wants you to do.

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). 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 the way everyone else does – to keep up with the Joneses, borrow against our futures, enjoy more than we can afford, and indulge ourselves. To put you in a place where you can’t help someone who is hungry. You want to help them, but you can’t because you need help. The pastor preaches a sermon on tithing and you feel so crummy about that, you stay away that week because you can’t give anything. You’re struggling. If God asks you to go on a mission trip, there is not a chance. There is no way to afford that. This is what the devil tries to do – neutralize your effectiveness for the kingdom of God, rob you of joy and leave you stressed out. It is hard to feel the peace that passes all understanding when the creditors are calling.

Do you remember the parable in Luke’s Gospel of the sower who sows seeds? That is God sowing the seeds, the Gospel. Some of it fell on hard soil and nothing happened to it. The birds came and ate it. Their hearts were hardened. Some of it fell on shallow soil and it never was able to take root. When the sun beat down on it, it wilted and died, because there was no depth to the faith. Some of the seed fell on good soil, but was surrounded by thorns and weeds. And this is what Jesus says about that. “As for that which fell among the thorns, these are the ones that hear the good news, but as they go on their way, they are choked by the cares and the riches and the pleasures of life, and their fruit does not mature.”

God created you to be fruitful. He wants you to work in God’s kingdom work and that you will live into his will. But our spiritual life remains immature and unfruitful, so long as we are pursuing the American Dream as the culture tells us to.

Jesus puts it this way, *“What does it profit, if one gains the whole world but loses his soul?”*

(Matthew 16:26)

And Paul says to Timothy, “*Some people, eager for money, have wandered from the faith, and pierced themselves with many pains.”*

(1st Timothy 6:10b)

The real key to fighting *Affluenza* and *Credit-itis* and all these other things that keep us from fully participating in the things God wishes for us is to invite God to change us. It is the new birth. Being born again. Now some people think that being born again is a date that you can point to and say on October 13, 2013, I was born again. For me, it is a daily process. Every day, it seems I need to pray, “Lord, help me to 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 and my pursuit of you.” Every morning I have to ask for help to get my heart pointed to true north.

We all struggle with these things. But that is our mission. And so we begin by inviting God to make us new, every morning. We ask for help not to focus on the things that we don’t have, but to be grateful for the things that we do have. Help us manage the resources that we have that when our hearts are prompted to help someone in need we have the ability to help them. Help me live my life in such a way that I am not constantly stressed out, because I can’t keep up with the bills. Help me, Lord, live simply. Help me live contently. And help me live generously.

That takes me then to the theme song for this sermon series. It was written by Elder Joseph Brackett who was part of the Shakers sect in America. You may remember the Shakers, an unusual sect, but they were known for simplicity. They were known for taking pleasure in dancing, and in singing, and in worship, and the simple things. They were known for a certain style of furniture and that Shaker style of furniture was simple. It wasn’t like Queen Anne’s furniture that had elaborate detail. It was just simple. It was simple and it was functional and it lasted a long time. It was strong and it always fulfilled its mission.

I am not sure if there are any Shakers left, but they still have something to teach us. Joseph Brackett’s song is called *Simple Gifts*, and I am pretty sure you know it by its tune, anyway. Here are some of the words we will be singing each week in this series.

'Tis the gift to be simple, 'tis the gift to be free,   
'Tis the gift to come down where we ought to be,   
And when we find ourselves in the place just right,  
'Twill be in the valley of love and delight.

When true simplicity is gain'd,   
To bow and to bend we shan't be asham'd,   
To turn, turn will be our delight   
'Till by turning, turning we come round right.

'Tis a gift to be simple, 'tis a gift to be fair

'Tis a gift to wake and breathe the morning air

And each day we walk on the path that we choose

'Tis a gift of joy we never shall lose

‘Tis the gift to be loving, ‘tis the best gift of all

Like a quiet rain it blesses where it falls

And with it we will truly believe

‘Tis better to give than it is to receive

Simplicity, Generosity, and Joy.

This is what I pray for your life and for mine. Amen.