

“When Dreams Become Nightmares”, Week 1 of “Enough” Series

Presented by Rev. Kristen Lowe on 01-07-2018 at
Crossroads United Methodist Church, Waunakee, WI
With credit to Adam Hamilton-Church of the Resurrection

Matthew 7: 24-27

“Therefore everyone who hears these words of mine and puts them into practice is like a wise man who built his house on the rock. The rain came down, the streams rose, and the winds blew and beat against that house; yet it did not fall, because it had its foundation on the rock. But everyone who hears these words of mine and does not put them into practice is like a foolish man who built his house on sand. The rain came down, the streams rose, and the winds blew and beat against that house, and it fell with a great crash.”

1 Timothy 6: 6-10

Of course, there is great gain in godliness combined with contentment; for we brought nothing into the world, so that we can take nothing out of it; but if we have food and clothing, we will be content with these. But those who want to be rich fall into temptation and are trapped by many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evil, and in their eagerness to be rich some have wandered away from the faith and pierced themselves with many pains.

Ecclesiastes 5: 10

The lover of money will not be satisfied with money; nor the lover of wealth, with gain. This also is vanity.



A wealthy older gentleman had just recently married a lovely young lady, and was beginning to wonder whether she might have married him for his money. So he asked her, "Tell me the truth: if I lost all my money, would you still love me?" She said reassuringly, "Oh honey, don't be silly. Of course I would still love you. And I'd miss you terribly."

Money has power in our lives. Used wisely, it can work to accomplish our goals, provide for our needs, and fulfill our life purpose. Used poorly, it can create undue stress and anxiety in our lives. When we spend tomorrow's money today to satisfy ourselves, we rob ourselves of peace. So often I've heard people – including my own parents say, "If the pastor is preaching on money, I'm not going that day." Has anyone here been stung by guilt centered sermons shaming you into giving more? This is a different approach. The *Enough* series is an invitation to rediscover the Bible's wisdom when it comes to prudent financial practices. And when practiced, will be the keys to experiencing contentment, overcoming fear, and discovering joy through simplicity and generosity. What God says about money in the Bible is designed to produce abundance and fulfillment. It is not designed to cause us more financial distress.

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In 2003 the royal bank of Scotland offered Monte Slater a Gold Master Card with a 20k limit. Impressive considering this would be Monte's first credit card and that Monte is Shih Tzu dog. His owner did for a flickering moment consider it, but realized that Monte was in no position to pay it off. This story illustrates a sobering truth that we are a society that is constantly encouraged to live beyond our means. We want the American Dream.



When I lived in Fond du Lac, I loved to go to St. Agnes Hospital and frequent their meditation room. Sometimes I would walk the labyrinth. But other times I would renew my spirit by retreating to one of the alcoves where there was a zero gravity chair and music.

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I thought surely that heaven must be like this chair which alleviates every single pressure point in your body and relaxes you to a point where your body feels weightless and unencumbered. I longed for a chair like this. After some time, I started to research them. Recently, with the gift I received from my father's passing, I thought, "now I

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can finally get my chair!” I looked it up online. I put it in my cart and it sat there a while. It was hard for me to rationalize a 2k chair. Weeks went by and the price went down by \$600! I figured it was my time to pounce. I thought about the precepts from last year’s financial piece university. The one that especially weighed on my brain was: Is this what I want to spend my money on? Or, do I want to save it for something else? My finger hovered over the purchase button. I decided to sleep on it. The next day I was particularly stressed. What I do when I’m stressed is go to thrift stores. It’s my drug of choice. I decided to spend 20 minutes at the Waunakee St. Vinnys to take the edge off. As I approached the furniture there it was! I COULD NOT believe it! The chair!!! I walked up to it. I looked at the price: \$40. I pinched myself! I sat in it thinking there must be something wrong with it. One of the sales gals was putting dishes away nearby. She said, “We just got that in today! The guy said he bought it for his mother but she died before she could use it.” I got myself a 2k chair for \$40. I can’t tell you whether or not I would have pushed the purchase button later that day. And I can’t say that God intervened for me. But what I can tell you is that the lure of stuff is strong. And I can say with all honesty, that there would have come a time when I could have used that 2k for something important and I would have looked at that chair and thought... “What was I thinking?” For most of us, the American Dream has to do with an innate desire to pursue more than what we have... to satisfy what we think will make us happy. We tend to measure our success by the stuff that we possess. We want to consume, acquire, and buy our way to happiness—and we want it *now*.



Sadly, 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.

- The average American home went from 1,660 square feet in 1973 to 2,400 square feet in 2004.
- Today there is estimated to be 1.9 billion square feet of self-storage space in America.¹
- And think about how many TVs you had in your house when you were growing up – compared to now.

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The other illness is: *Credit-it is*, it is an illness that is brought on by the opportunity to buy now and pay later, and it feeds on our desire for instant gratification. Our economy today is built on the concept of credit-itis. Unfortunately, it has exploited our lack of self-discipline and allowed us to feed our affluenza, wreaking havoc in our personal and national finances.

- Average credit card debt in America in 1990 was around \$3,000. Today it's over \$9,000.²
- 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 life of the average car loan and home mortgage continues to increase, while the average American's savings rate continues to decline.

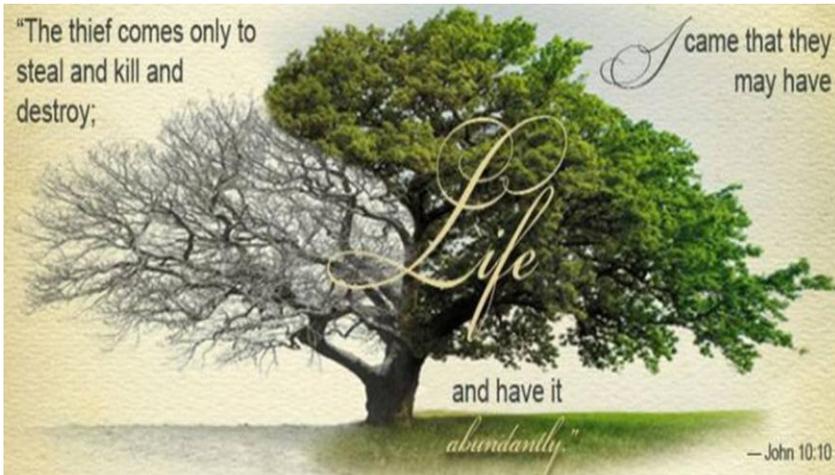
How did we get this way?



There is a spiritual issue beneath the Surface of Affluenza and Credit-itis. Our souls were created in the image of God, but they have been 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 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

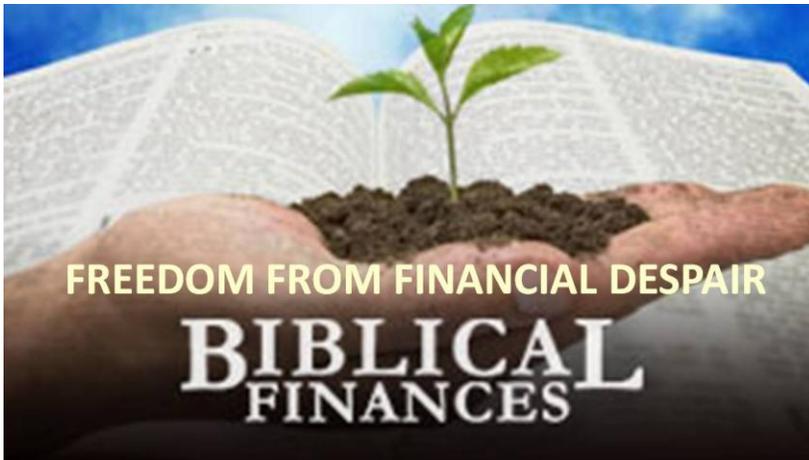
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selfishly hoard our resources for ourselves. There is a sin nature within us.



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—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.

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Luckily, we have the best financial advisor and the best financial tool in the universe! Although we receive a changed heart when we accept Christ, in a sense we need a heart change every morning. Each morning we should get down on our knees and say, “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.” As we do this, God cleanses us from the inside out, purifying our hearts. Christ works in us as we seek first his kingdom and strive to do his will. And we need to have a change of heart to do this. As this happens, 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. And here is where we find peace. A key part of finding financial and spiritual freedom is found in simplicity and in exercising restraint.

4 Keys to Freedom from financial burden

- simplify our lives/ silence voices telling us we need more
- live counter-culturally by living below, not above, our means
- build into our budgets the money to buy with cash
- Budget faithfulness and generosity

With the help of God, we can:

- simplify our lives and silence the voices constantly telling us we need more
- live counter-culturally by living below, not above, our means
- build into our budgets the money to buy with cash instead of credit
- build into our budgets what we need to be able to live generously and faithfully

What is coming between you and God? What is it that’s coming between you and abundant life?

¹ “Self-storage Nation: Americans Are Storing More Stuff Than Ever,” by Tom Vanderbilt, July 18, 2005; <http://www.slate.com/id/2122832/>.

² “Credit Card Debt Statistics,” by Mark Brinker, August 2008; www.hoffmanbrinker.com/credit-card-debt-statistics.html.