

## WHEN DREAMS BECOME NIGHTMARES

*Some people, eager for money, have wandered from the faith, and pierced themselves with many griefs. (1 Timothy 6:10b, NIV)*

*The lover of money will not be satisfied with money; nor the lover of wealth, with gain. This also is vanity. (Ecclesiastes 5:10)*

*For what will it profit them if they gain the whole world but forfeit their life? Or what will they give in return for their life? (Matthew 16:26)*

### **I. Intro**

I know you've met my husband, Tom, and my son, Brad. But have any of you met Ted Lybarger? We've actually been looking for him, because he seems to have disappeared since our move to Athens. Several times a week we would get his mail – trips he had won, offers of credit cards, pre-approved loans. ...No, we did not leave a family member behind. There is no Ted Lybarger. But somewhere along the way “T Lybarger” got translated “Ted Lybarger” and there are many businesses out there that want to give “Ted” money and prizes!

Funny story or sobering truth? We live in a world that encourages us to live beyond our means. We are enticed to “have it now” and pay for it later, as opposed to saving and being good stewards of our God-given resources. We are all caught in the struggle in one way or another. No one is exempt.

When our children were younger, we became close to our next door neighbors who also watched the children before and after school. She was also a Longaberger collector and then

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began selling baskets. I would purchase from her regularly, until she convinced me that I should become a consultant too. And why not? I could buy my baskets earlier, at a greater discount, and receive them quicker! Soon, I too was selling baskets. That was a number of years ago, but this summer, moving into the parsonage, one of the movers commented “Lady, you sure have a lot of boxes marked ‘baskets’.” Indeed, when I last counted it was over 200.

We are a people who love stuff. We love gadgets and all the newest makes and models that come on the market. We want to replace our cars when they are only a few years old. We look in our closets overflowing with clothes and say we have nothing to wear. We wrestle with these things.

And we must be very careful not to judge one another in this respect. We are in a position to judge only ourselves. We know how much money we make and how much we give away. We know how much we may need something and how much we may not. We know when it's OK to splurge and buy something we don't really need because there is balance in our lives, and we know when it's not OK. We know these things about ourselves. We do not know them about anyone else, even tho we may think that we do. In Mt 7:1-2, Jesus teaches the disciples, “Do not judge that you may not be judged. For with the judgment you make you will be judged, and the measure you give will be the measure you get.”

Adam Hamilton tells a story of a pastor who invited a missionary to speak at his church about social justice and ministry with the poor. As the two were pulling into the parking lot of the church, a man driving a brand new, top of the line Lexus drove in beside them. The missionary said, “now that's what I'm talking about right there, talking about those people driving cars like that.” The pastor replied, “And I know this guy – He makes a million dollars a year and gives \$700,000 each year to underwrite the mission for the poor in our city. This guy is humble and caring. He could be driving a Rolls Royce, but he lives five steps below his means. Would to God that you and I gave away as much of what we have as he does.”

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When it comes to material possessions and money we are not in a position to pass judgment on others. We do not walk in their shoes, manage their bank accounts, or know their heart. All we can say is “This is who I am. This is where I am out of kilter. This is where I might need to change some things.” So I invite you, as we go through these next weeks, to focus on what God may be speaking to you, rather than be distracted by what you think God should be saying to anyone else.

And, let’s begin with the myth we know as The American Dream.

### **II. The American Dream**

#### **A. What Characterizes the Greatest Hopes, Desires, and Dreams of Most Americans?**

What is the American Dream? To be sure, there have been some lofty dreams in our nation’s history. Our founders had a dream about life, liberty and the pursuit of happiness. There is the dream of freedom and new beginnings so beautifully expressed in the inscription on the inside of the pedestal of the Statue of Liberty: Give me your tired, your poor, your huddled masses yearning to breathe free...” There also was the dream of equality and opportunity conveyed in Dr Martin Luther King Jr’s famous “I have a dream” speech.

James Truslow Adams coined the term “The American Dream” in his 1931 book *The Epic of America*, saying: *The American Dream is “that dream of a land in which life should be better and richer and fuller for everyone, with opportunity for each according to ability or achievement. It is a difficult dream for the European upper classes to interpret adequately, and too many of us ourselves have grown weary and mistrustful of it. It is not a dream of motor cars and high wages merely, but a dream of social order in which each man and each woman shall be able to attain to the fullest stature of which they are innately capable, and be recognized by others for what they are, regardless of the fortuitous circumstances of birth or position.*

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These are all lofty dreams and none of us would disagree with them. But then we talk about what our American Dream is for our children – for the next generation - I hear the Dream as it was passed down from my parents, as I wanted for my children – a better education, a bigger house, a better job, a higher income, things that would make life easier, happier ... more, bigger, better.

For most people, the American Dream has to do with a subconscious desire for achieving success and satisfying the desire for material possessions. It is the opportunity to pursue better than what we have attained, to gain more than what we have acquired, and to meet success. And we tend to measure our success by the stuff that we possess.

### **B. The Pursuit of Immediate Material Pleasure**

The love of money and the things money can buy is a primary or secondary motive behind most of what we Americans do. We want to consume, acquire, and buy our way to happiness—and we want it *now*. That is what the American Dream has come to mean.

### **III. The American Nightmare**

How did the American Dream become the American Nightmare? In the book ENOUGH, which several groups are studying this month, Adam Hamilton proposes it is due to two distinct yet related illnesses that impact us both socially and spiritually. And I concur.

#### **A. Affluenza**

*Affluenza* is the constant need for more and bigger and better stuff—as well as the effect that this need has on us. A 1997 program on PBS defined Affluenza this way: The bloated, sluggish, and unfulfilled feeling that results from efforts to keep up with the Jones; An epidemic of stress, overwork, waste, and indebtedness caused by dogged pursuit of the American Dream; an unsustainable addiction to economic growth. It is the desire to acquire, and most of us have been infected by this virus to some degree.

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It is no secret that shopping is one of America's favorite pastimes – it is an American way of life. Stores available 24 hours per day, internet, TV shopping channels. Our economy is intertwined with consumer spending and so even in the current economic crisis there are incentives to acquire. In recent years we have seen \$\$ when you trade in a used car and purchase a new one, incentives for first time home buyers, “Lowest Prices of the Season” sales.

Every newspaper or magazine we pick up, television show we watch, and most web pages we view are filled with advertisements for which someone paid thousands or millions of dollars in the hope of convincing us that we need something else. And they are good at it! We all sense the continuous feeling of our desire for more and yet we do not have room for all the stuff we already have.

- The average American home went from 1,660 square feet in 1973, to 2400 square feet in 2004, then to 2700 square feet in 2009.
- Today the Self-Storage Association reports there is 2.22 billion square feet of self-storage space in America, more than 3 times the size of the island of Manhattan. An entire market has developed for storing the stuff we're enticed to buy – often with money we do not actually have. Which brings us to the second affliction:

### **B. Credit-itis**

*Credit-itis* is an illness that is brought on by the opportunity to buy now and pay later. It is the promise of “six months same as cash” or a 10% discount if you use your store credit card, and a larger discount if you OPEN a new store credit card. It's basically the idea that you can enjoy something today and pay for it tomorrow, 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.

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I remember when I was little hearing my mom and dad talking of this place, I assumed, called “Christmas Club” and taking things there. I wanted to go to a club where it was Christmas all the time! I now realize they were talking of a Christmas Club account, a special savings account for Christmas purchases. Perhaps you remember the days of lay-away, and there are actually some major retailers promoting lay-away this holiday season. But, credit cards replaced lay away and Christmas Club for most people, and so we go more and more into debt in order to have what we want now and pay for it later.

- Average credit card debt in America in 1990 was around \$3,000. As of August 2008, it was over \$9,000. And in 2010 it was \$15,799.
- 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, the debt incurred in student loans increases, while the average American's savings rate continues to decline.

We have become a credit-crazed society. Even those of us who are not in debt up to our ears know that most Americans spend money with very little self-discipline. Is it not the case that as income rises, the perceived need for self-discipline in spending decreases? We look at our W-2's at the end of the year and wonder, Where did it all go?

We are suffering the consequences of our addiction to consumption and compulsive buying and yet our desire for more is never satisfied. This is because there is a deeper problem within.

**IV. The Deeper Problem Within**

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

Three of the traditional seven deadly sins relate directly to the problem we have with money and possessions. First we are all afflicted by **envy** or covetousness. We want what others have and we will do whatever we can to get it – whether it means taking it or buying it for ourselves. Second, we are afflicted by **greed** or avarice. We have an intense desire for more and don't want to share what we have. And third, we are afflicted with **gluttony**. We keep consuming, even when we are full and our needs are met – and we finally make ourselves sick.

Craig Gay asserts that we have made a decision “to sacrifice all noble and truly human aspirations at the altars of comfort, convenience, and safety” to which the altar of “pleasure” should also be added. Comfort, convenience, pleasure, safety – is that not what we truly worship? It is not that consumption is wrong, it is that we have taken something meant to be enjoyed one way and made it the central focus of our lives. We have surrendered to the sin nature within us.

**B. The Devil Plays Upon This Sin Nature.**

And evil feeds upon this sin nature. Whether we see the devil as a literal figure or a personification of the force that tempts us and moves us away from God's will, we read in Scripture that the devil tempts us and plays upon these weaknesses in our nature. Evil delights in undermining our effectiveness as Christ's people, replacing our joy with misery.

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). Evil doesn't need to tempt us to do drugs or to steal or to have an extramarital affair in order to destroy us. All it 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, we are robbed of joy, made slaves, and kept from doing God's will.

When you think of the ways that evil tempts us regarding greed, you need look no farther than the beginning of Jesus' public ministry. After being baptized, he retreated to the wilderness for forty days and was tempted 3 times. Matthew 4 tells us how the devil took Jesus to where he could picture all of the riches and glory of the world, and he offered it to Jesus if Jesus would only choose to turn away from God's path. Jesus was literally tempted to pursue wealth and power as opposed to sacrificial love. If Jesus was tempted in that way, certainly we can count on being tempted that way.

And this is a lesson Jesus brought to the disciples in The Parable of the Sower, the first parable he taught, in Matthew 13. Did you hear the warning with the seeds that fell in the weeds? They fell on soil that would allow them to grow, but cares of the world, greed, and wealth choked them out, and nothing would come of their harvest.

**V. The Bible's Solution**

**A. We Need a Heart Change**

So what is the answer? In the coming weeks we will look at the practical aspects of changing spending habits, getting out of debt, living more simply and giving more generously. But before we consider these things, we must acknowledge that the starting point is a healing transformation of our hearts. We need a changed heart, which results in changed desires and a changed sense of our life purpose. And here's the good news: That's God's specialty!

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 comes and cleanses us from the inside out, purifying our hearts.

We are well into the autumn of the year. And stands of pumpkins are appearing on many a corner. I "picked" this pumpkin this past week. It is not perfect: it's shape is not symmetrical; there are "scars" on its flesh. But as I held it, I began to imagine what the face on it might become, what was the image waiting to shine forth from within the pumpkin? First I opened it up, then I had to scoop out the seeds and the "gunk" inside. Once it was cleaned out, I began to carve, and what emerged this time was not a face, but a heart. Cleaned out and carved, it was now time to insert the light. And the light shines bright!

This is a picture of what God intends: that **greed** and **envy** and **gluttony** and **materialism** have been replaced and that God's light shines within us in a way that gives light to others.

**B. We Must Allow Christ to Work in Us**

Christ works in us as we seek first his kingdom and strive to do his will. 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. A key part of finding financial and spiritual freedom is found in simplicity and in exercising restraint.

In a moment we will come forward with hands extended, palms up, to receive the sacrament of Holy Communion. I invite you to put your hands in your lap in that same way, and say this prayer with me quietly, under your breath: *Change my heart, O God. Clean me from the inside out. Make me new. Heal my desires. Help me to hold my possessions loosely. Help me to love you. Teach me simplicity. Teach me generosity and help me to have joy. I offer my life to you. Amen.*