

Enough: Discovering Joy Through Simplicity and Generosity, Part 1

My daughter, Kim, shared a conversation with me that she had with a good friend recently, in which this friend asked her a question that she could not answer. She said to me, “I was stumped, and had no idea what to say...” The question had to do (as I got this secondhand) with this friend expressing feelings of guilt as a Christian over the fact that having been born into this affluent country that we live in and having so much, (even in these difficult times we are doing better *materially* than the vast majority of our neighbors on this planet)... and just wondering “how can I feel good about myself when I have so much as an accident of birth, and others are suffering and needy? It doesn’t seem *fair*.”

Now, I apologize if the person who actually asked that question is here, and if I got it wrong... I think this is close, and it is a really good question for all of us to consider, whether we’re younger or older, as the case may be. It’s a question that obviously springs from a tender heart, and a compassionate heart. And I would think that it is a ‘Holy Spirit’ question.

This friend feels guilty. *Why* does she feel guilty? Perhaps because she is stumbling over the conflict that exists between what ‘the world’ teaches and what Jesus teaches as far as our relationship with material things. This world- view of *our culture*, interestingly enough, is typically accepted unexamined, it is *assumed* by many as ‘the way things are’... But I would like to share with you today, with all respect and gentleness... that what our culture teaches us about possessions, about money, about security, is *very* different from what Jesus said is a better foundation for life.

So here is a young person thinking about a question that Jesus apparently considered to be one of the most important questions we can face (judging from the amount of attention that he gave it in his teachings in the Gospels).

What I’m referring to is the belief, the conviction, that the value of a life is largely measurable by what we possess. Now when I put it like that, you would all say, “Of course we know that’s not true!” Yet we refer to people with a lot of stuff as being ‘blessed’. Look how God has blessed them! We get raises, or new cars, or a better this and that – more ‘toys’, we call these things

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'blessings'. Don't we?

So sometimes we feel guilt having more 'stuff' than others, because we assume that our lives are then, somehow 'better'. Now, obviously, we *are* better off than those in some poverty stricken portions of our own world, or nation - places where people don't even know where their next meal is coming from. And that inequity is *exactly* the reason why we need to reconsider the premise that more is better. Again, perhaps that question of my daughter's friend is from the Holy Spirit, highlighting an issue that pretty near all of us struggle with to some degree – our uneasy relationship with things... stuff... and money.

Do you remember the young woman in the ASP video we looked at last week? Having been on this life changing mission trip to Appalachia she said how amazed she was at how happy some people can be who have so little, and how unhappy so many others are, who have so much. Jesus said, "...life does not consist in an abundance of possessions." (Luke 12:15)

I would suggest to you that the basic world view that so many Christians hold when it comes to success, particularly material success, is much more influenced by the "American Dream" than it is by the values of the Kingdom of Jesus Christ.

For most people, the American Dream has to do with a subconscious drive for success and a motivation to satisfy our built in desire for accumulating material possessions. The American Dream is the opportunity to pursue more than what we have, to gain more than what we have. And we tend to measure our success by the stuff that we possess.

And unfortunately, our Christian teachers have been unclear in teaching a Scriptural view – we've somehow married (or 'blessed') the "American Dream" with the Christian Ethic. And yet they are so different, that Jesus made it clear that this is a dividing point between real disciples and everyone else – *"No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and Money."*

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In this series for the next few weeks we're going to examine a different way of looking at these things. I'm going to share with you a perspective on material things that – I believe – is more in line with the teachings of the Scripture (you listen and decide for yourself) – teachings which, by the way, promise to be liberating, fulfilling, and the path to real joy! Teachings that, when followed, bring internal peace and fulfillment, not a sense of loss and drudgery. So, something worth looking at, I'd think.

Please hear this: None of these messages are going to be judgmental in tone, or guilt based. You have my word on that. (I hope I wouldn't *have* to say that!) You will *never* hear me make blanket statements in this series like, 'it is wrong to have nice things', that 'certain size houses are good and others are bad', that 'real Christians' only purchase this or that model car, or they limit their vacations to _____. You know what I'm saying? There will be no blanket statements of that sort, I promise you!

Jesus also told us, "Don't judge or you will be judged" – so it is not my intention either to judge anyone, or to encourage division among this church as we judge each other. That's not where I'm going.

But you know, this current economic mess has affected all of us to some degree, and it has been brought about by a frantic pursuit of values that are clearly not healthy to our souls. I believe that this crisis has exposed the shallowness and the ultimately unsatisfying nature of our culture's love affair with things... and I believe people are open now as never before to think about an alternative that brings health and life. And I'd like to share with you a different path...

One of the most frequently misquoted of all Scriptures comes from Paul's advice to a young pastor named Timothy. You know, the Bible never says that "money is the root of all evil". What Paul actually says to Timothy as he is giving him instructions on how to pastor and teach his 'flock' is this: "*the love of money is a root of all kinds of evil.*" And he continues: "*Some people, eager for money, have wandered from the faith, and pierced themselves with many griefs*". As a Pastor, Timothy was being encouraged to help his people avoid these griefs...

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The love of money and the things that money can buy is a primary or secondary motive behind most of what Americans do. We want to consume, acquire, and buy our way to happiness, and we want it *now*. Take a look at this video clip from two economics professors, talking about the current crisis and what got us here...

[play DVD]

What 'slightly different' path would make a real difference for us?

In Adam Hamilton's little book, which is where the title of this sermon series comes from (a book that was recommended by our Bishop for every member of the GNJAC to read), Hamilton suggests that the American Dream has become an American Nightmare due to two distinct and related illnesses that impact us both socially and spiritually.

The first is **Affluenza**. *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. Consider these figures:

- The average American home went from 1,660 square feet in 1973 to 2,400 square feet in 2004. (That's almost a 50% increase isn't it?)
- But with all that extra space, one of the fastest growing industries in the US today is the self-storage business. There is estimated to be 1.9 billion square feet of self-storage space in America. Even with bigger houses we don't have enough room for all our stuff. (Does that remind you of a certain parable that Jesus told about... bigger barns? Hmmm.)

The second illness, we'll call **Credit-itus**. *Credit-itus* 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 is built on the concept of credit-itus. And it has exploited our lack of self-discipline and feeds into our affluenza. The result is havoc in our personal and national finances.

- The average credit card debt in America in 1990 was around \$3000. Today? Over \$9,000.
- An average purchase is around 125% higher if we use a credit card rather than paying cash, because for many people it doesn't feel real when we use plastic instead of cash.

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It used to be that credit card companies required you to make a 4 % minimum payment on your credit card balance. Many credit companies today allow you to make a 2 percent minimum payment. Now, if you're the average American with \$9,000 in credit card debt, and you never use that card again, making a 2 percent monthly payment, with 18% annual interest... it will take you 240 *years* to pay off your balance. (Let's hope the health care reform works!)

Car loans are another example: in 2006 89% of new car buyers were financing their vehicles for over four years, and 55% were choosing loans that extended more than five years. Today you can get a 96- month loan – 8 years! If you drive 15,000 miles a year, your car will have 120,000 miles on it by the time it's paid off. But most people don't want to do that, so we go to trade in that car, and the dealer helps us by rolling the difference (what we owe) into a new car loan.

So, with nothing down we can finance 105% of the purchase price of the new car. And three years later, we do it again...and before long we have become servants of the car finance company. We think in terms of monthly payments rather than the actual purchase price. Then you add to this mix – mortgages that have extended millions of people beyond a reasonable ability to repay, home equity loans, which devalue the single largest savings account for most people (their homes)...

And at the same time, we are saving less and less. In the last 25 years the savings rate for the average American has dropped from 10% to well under 1%.

This is the American nightmare, and it not only leads to debt collectors and personal bankruptcy, it leads to tremendous stress, and a *lowering* of the quality of life. Marriages are crumbling under the weight of financial burdens, relationships are stunted because there is little time or mental energy to pursue and nurture these more important things... and we suffer spiritual crisis because we have little reserve to use to actually find meaning in our lives.

See, the Bible tells us that there is a deeper problem in all this. There is a brokenness inside of

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each of us, the Bible calls it 'sin'. We've been created in the image of God, but that image has 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 (*try* to find it) in amassing wealth. We were meant to love people, but instead, we compete with them. We were created to enjoy the simple pleasures of life, but as I just said, we busy ourselves with pursuing money and things. We were meant to be generous and to share with those in need, but in fear of losing them, we hoard our resources for ourselves. There is a 'sin nature' within us.

Jesus said "*I came that [you] may have life, and have it abundantly.*" The devil doesn't need to tempt us to do drugs or to steal or to have an affair in order to destroy us. All he needs to do is convince us to keep pursuing the American Dream – keep up with the Jones, borrow against our futures, enjoy more than we can afford, and just indulge ourselves. In doing that, he will rob us of joy, make us slaves, and effectively keep us from doing God's will.

Jesus asked, (Mark 8:36 -37) "*What good is it for you to gain the whole world, yet forfeit your soul? Or what can you give in exchange for your soul?*"

The Bible offers a solution. We talked about this a little last Wednesday night in my class on Colossians. We receive a changed heart when we accept Christ, but in a sense we need a heart change every day, 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." And God will gradually mold us, shape us, into people like himself.

As that happens, as Christ works in us, as we seek *first* his kingdom and try to do his will, we will 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.

See, when we pursue good financial practices, we free ourselves from debt so that we are then able to be in mission to the world – the life God has called us to as his followers. A key part of

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finding financial and spiritual freedom is the very thing that those economics professors were talking about: exercising restraint, and living more simply.

Here are four goals that we might want to prayerfully consider:

- Simplify our lives and silence the voices constantly telling us we need more
- Live counter-culturally by living *below*, not above our means (we're going to talk more specifically about how we can do that next week. And by the way, this is going to be a different line for all of us, which is why we need to be careful not to judge one another. Someone may be living well below their means, and truly serving God with their resources, and yet they are living considerably above our means. Good for them!)
- Build into our budgets the money to buy with cash instead of credit (and save credit for important things that we couldn't do otherwise.)
- Build into our budgets what we need to be able to live generously and faithfully.

Finances should *never* be a matter of feeling guilty and uncomfortable.

I have a lower back issue that flares up occasionally, when I do dumb things like picking up Dianna with one arm and swinging her around the kitchen. It goes into spasms. And it hurts. When that happens I realize that pain is telling me something – it needs to be addressed. So I go to the doctor and get muscle relaxers, or a prescription to a physical therapist for treatment. And it gets better.

If you have an inner inclination to avoid church over the next weeks because we're going to be talking about money and material things, I would suggest that it might be better to allow the Great Physician to address that pain. Because your whole self will then feel better.

Closing Prayer....

Change my heart, O God. Clean me out inside. 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 have joy. I offer my life to you, in Jesus' name. **Amen.**