

Wisdom and Finance: Affluenza

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

Over the next few weeks we will be talking about something that is important to all of us. Finances, cash, dough, income, money. Hear me, church, this series is not about asking for money, it is talking about how we are called to be good stewards with what God has given us. In this particular case, it is stewardship over our money.

I have a little dog named Dori. She is a two-year-old fox terrier of sweet disposition who could have been worth lots of cash. Why? She was recently offered a credit card with a credit limit of \$7,500. The letter addresses **Ms. Dori Krueger** and told her she had been selected to receive this card. I told Dori the DAWG about it, but all she wanted was another doggie treat. How did a DAWG get offered a credit card?

That is evidence that we live in a world that encourages us to live beyond our means. We are typically bombarded with “have it now” and pay for it later ads and temptations. All of us can get caught in a struggle like that at times. Me included.

In 1996, I bought a new, used, three-year-old 1993 Suburban to replace a 16-year-old pickup truck. My new, used Suburban had 40,000 miles on it and ran well. In 2003, it was 10 years old and had 180,000 miles on it. And I began to think I needed a new vehicle. I started to shop online, I prowled the car lots, I bugged the salesman, and I talked about a new car constantly. I had ...**the new Car Bug**. It is like an illness, an infectious disease that consumed me. Everywhere I looked I saw new cars, and friends with new cars. I told my buddy about my “NEED” for a new vehicle. And he looked at me and said these fateful words, “Jerry, your car is paid for, you have no car payment, it runs well. It is a WANT, not a need.” Well, the spell was broken, and I felt like I had escaped from some consuming need for something **I wanted**, not needed. I felt to put it mildly, **victorious**; I celebrated my 10-year-old Suburban.

We are a people who love stuff. Gadgets, new iphones, new ipads, iPods, new computers, new 60” TVs, new this and new that. Typically cars get replaced way before they wear out. We have lots of unworn clothes in our closets that were bought for that special time, and perhaps never ever got worn.

But hear me, church. Don’t judge the one sitting next to you. Don’t judge me, and I won’t judge you. **We know** how much money we make and how much we give away. **We know** when it is okay to splurge and when it is not okay to splurge.

We know this stuff about ourselves; we do not know them about another person. **Matthew 7: 1-2 says, “Do not judge, so 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.”**

Several years ago the church I was serving asked a missionary to speak at church about justice and being with the poor. One of the church members picked up the missionary and drove him to the

church to meet me. As I drove into the parking lot in my new 2006 Pontiac Torrent, the missionary said, "Look at that. That is what I am talking about. A pastor driving a new car." The SPRC chair replied, "Pastor Jerry drove a 13-year-old Suburban with 210,000 miles on it until it gave up last month. He needed a dependable car. So he bought that smaller car. "Friends, if we don't know the whole story.....how can we judge?"

It's important for me to focus on what God is doing **in my life**, and where **I might** need to change things. "Oh God, speak to me so I may hear your word."

We have a desire for more, and it is called the American Dream. What is that dream? For most people it is a subconscious desire to achieve success and to satisfy a desire for material things. We frequently measure our success by how much stuff we have obtained.

For many people, though, the American Dream has turned into an American nightmare. And it is two-pronged.

1. The first illness is called "**Affluenza**." The constant need for more, bigger and better stuff.

Our economists tell us in the paper, radio and TV that the American consumer drives our economy. And sometimes we develop the idea that it is solely up to us to spend our way to economic prosperity. So much so that the storage shed business is booming as we store stuff that there is no room for at our homes.

2. The second illness is called **Credit-itis**. It's defined as "buy now, pay later."

Remember layaway? When I was a kid, Mom went to J.C. Penny's in July and had me try on a winter coat, jeans and shoes, all way too large for me at the time, and then put them on layaway. She would go to the store every week and pay on my sister's clothes and my clothes for the winter. About Thanksgiving, Mom would have the clothes paid off and we got our sweaters, coats and new shoes. **Pay as you go**. That's why I like my debit card. I make a transaction, and the money I have in my checking account pays for the item.

If you have looked at a credit card bill lately, a new federal law says that the store, lender must spell out how long it will take you to pay off the balance if you make a minimum payment only. If you have a \$9,000 balance on your credit card and never use it again, it would take about 240 years to pay it off while making a 2 % minimum payment at 18%. Yikes. The average American family has \$9,000 in credit card debt.

Car loans used to be for 36 months, now there are 84 and 96 month loans. House mortgages used to be set at 30 years max, now there are 50 and 60 year mortgages. We have become a credit crazed society. We look at our year end W-2 and say, "where did the year go, and where did all the money go?"

Dave Ramsey, the financial guru, states that financial issues in marriage are a major contributing factor in divorces. When I do our marriage counseling classes, I spend a great deal of time on money issues.

A Deep Problem Within

You see there is a spiritual issue that lies beneath the surface of Affluenza and credit-itis. Inside each of us there is brokenness, the Bible calls this sin. We were created to desire God, but we have turned that desire toward possessions. We were meant to find security in God, but 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 7 deadly sins relate to our problem with money and stuff. **First** we are afflicted by **envy**. We want what others have, and can do what it takes to get it whether it means taking it or buying it for ourselves. **Second**, we are afflicted by **greed**. We have an intense desire for more and don't want to share what we have. **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. **John 10:10 says, "The thief comes only to steal and kill and destroy. I came that they may have life, and have it abundantly."**

Now hear me, church, all consumption is NOT wrong. But spiritless consumerism makes us slaves to sin.

I find that the devil plays upon this sin nature in us. Whether you see the devil as a literal figure or the personification of that force that tempts us and sows doubt and moves us away from God's will, scripture tells us that the devil tempts us and plays upon those weaknesses in our souls. He takes delight in turning our free and joyful hearts into hearts burdened by worries over bills, finances and replaces our joy with misery.

The devil does not have to entice you to do drugs or steal cars or have an extramarital affair to destroy you. All he needs to do is to convince you to keep pursuing the American Dream, to keep up with the Joneses, to borrow against your future, to enjoy more than you can afford in the present, and indulge yourself. By doing that he makes you a slave, and keeps you from doing God's will.

Jesus our Lord and Savior was **tempted** to pursue riches and glory of the world in Matthew's Gospel in Matt. 4:8-10. The devil offers Jesus all the riches and glory of the world if he would choose to turn away from God's path. Jesus' reply to Satan is found in **Matt. 4:10: "Jesus said to him, "Away with you Satan! For it is written, 'Worship the Lord your God, and serve only him'."** Jesus was tempted by the devil, and so too can we be tempted.

Here's what the devil knows, folks. If he can get you in serious debt, he can make you a slave. If he can convince you to spend all you have, you'll **never be able to offer** your tithes to God, **never be able to help** the poor as you could have, and **never use** what you have to accomplish God's purposes. If you become a slave to creditors, you won't know simplicity, joy, generosity. The devil will have neutralized you and choked the Gospel out of your life.

The parable of the sower and the seed address this in **Luke 8:14. "As for what fell among the thorns, these are the ones who hear (the word of God); but as they go on their way, they are choked by the cares and riches and pleasures of life, and their fruit does not mature."** That is what Affluenza and credit-itis does to us.

When the creditor is calling we are typically not thinking about the things of God.

The Solution in the Bible So . . . what is the answer? We first must realize that the place to start is healing transformation in our hearts. I need a changed heart. We each need a changed heart. When our heart changes then we see opportunities and desires and a new sense of life's purpose. That is God's specialty.

In my daily prayers, I find myself knowing that I need a changed heart. Daily. "Lord use me, Lord; let me be the person for you that you have called me to be. Let me be focused on my need for you and my pursuit of you."

In Circleville, Ohio, there is a fall festival held every year. And it features everything pumpkin. Pumpkin pie, pumpkin bread, pumpkin muffins, pumpkin wine, pumpkin beer. Ugh. And of course, carved pumpkins. There is a prize for the most unique carving. And the year I was there, the jack o lantern was misshapen, kind of squashed on one side, and the carver, a young high school girl, carved in front of everyone. First she took the imperfect pumpkin and set it in front of her, drew a face on it, then cut out the top and began to scoop out the seeds and the orange slimy stuff inside. But when she was finished, there was a beautifully carved pumpkin with a light shining from within.

This is the picture that God intends for us. The light shines from within us and gives light to others. Christ works in us calling us to a higher calling: 1. Simplicity 2. Faithfulness 3. And generosity.

Hear me, church, I am not suggesting that you should live in squalor. **I am saying** that we can go on vacation, buy a car, or home, or new clothes. But I am also saying that with God's help we can simplify life and silence that voice that tells us, we need more, more, more.

As Christians we are called to be salt and light to the world, to live counter culturally by doing something radical like living below our means, building a budget that allows us to pay cash instead of credit, and that we live faithfully and generously.

The Shakers are a sect of Christians well known for a style of furniture. Their furniture is not ornate, flashy, opulent, but it is well-crafted, and beautiful. There was a song written in 1848 by the Shakers called "Simple Gifts" The words tell us that longing for God is joyful, generous, and a gift.

Over these next few weeks we will continue to discuss what God desires for each one of us is, as we learn to live faithfully, generously, and joyfully.

Realize how much you are loved, how much the Lord of all creation loves each of you. You are loved by the creator God, the son Jesus Christ and the Holy Spirit, our advocate. This week, let God speak to your hearts that, if they are in need of change, you would hear God speak words of transformation into your life. If you are beset by Affluenza or Credit-itis, know that the Father and Jesus Christ through the power of the Holy Spirit can help to restore you to complete health in all areas of your life. Let's pray:

