

**Message: A Heart Change**

(Sermon adapted from Adam Hamilton’s book “Enough”)<sup>1</sup>

**How are you doing financially?**

It’s a surprising question to hear from the pulpit on Sunday morning. As we begin 2016 together, I am resolved to speak to you about topics that are relevant to the way we live. During the next four weeks, we will focus on our personal financial management practices. We will explore what the Bible says about how we view, use and invest our money.

Let’s set some ground rules. I’m not trying to make you feel guilty or shame you in any way. This isn’t about numbers, goals or helping the church reach any sort of fiscal plateau. It is about exploring what it means to have a generous heart, to be truly content and satisfied, and to take what the Bible and other Christians teach us and apply it so we can live a more balanced life in Christ without fear.

**How many of you are afraid the U.S. economy will crash, leaving you with nothing?** There is a video clip I invite you to watch sometime. It shows a chart of the average value of the S&P stock market from 1941 through 2009. That period spans World War II, the cold war, the Korean conflict and Vietnam, the assassination of a president and resignation of another, two stock market crashes, the Gulf war, 9/11 and the latest stock crash. Through all of that, there has been a steady increase in value. In fact, if you invested \$1,000 in the S&P in 1941, the value today would be more than \$1.2 M.

While the presentation is a couple of years out of date (2009), the conclusion is still the same: our country is not going to fail in next 3-5 years. We shouldn’t let fear of economic collapse be an excuse for having a generous heart and spirit in all things, including our time, talents and money.

While Adam’s presentation is a couple of years out of date (2009), the conclusion is still the same: our country is not going to fail in next 3-5 years. We shouldn’t let fear of economic collapse be an excuse for having a generous heart and spirit in all things, including our time, talents and money.

---

<sup>1</sup> Adam Hamilton, *Enough: Discovering Joy Through Simplicity and Generosity*, Abingdon Press, 2009

I know some of you here may have suffered financial loss, lost jobs, lost your home or even have been under-employed. I am not trying to minimize your loss in any way. Those are very real, and challenging, circumstances. Better financial management practices can help to mitigate the impact of these situations going forward and helping us to find joy in contentment and generous living.

So let’s talk about ***The American Dream: what characterizes the greatest hopes, desires, and dreams of most Americans?***

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 more than what we have, to gain more than what we have, and to meet success. We tend to measure our success by the stuff that we possess.

**We pursue 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.

Which leads us to ***The American Nightmare***.

The American Dream has become an American Nightmare due to two distinct yet related illnesses that impact us both socially and spiritually.

**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.

- 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.<sup>1</sup>

**Why?** Because we need more space for our stuff!

**Credit-itis.**

*Credit-itis* 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

---

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

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 on our personal and national finances.

- Average credit card debt in America in 1990 was around \$3,000.

Today it's over \$9,000.<sup>2</sup>

If you are paying the minimum on a credit card with a \$9,000 balance, guess what? You won't pay it off in your lifetime!

- The average sale is around 125% 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.

These are signs of a ***The Deeper Problem Within: 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.

### **The devil plays on this sin nature.**

Jesus said in John 10:10, “*The thief comes only to steal and kill and destroy. I came that they 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 extramarital affair in order to destroy us. All Satan 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, the devil will rob us of joy, make us slaves, and keep us from doing God's will.

---

<sup>2</sup> “Credit Card Debt Statistics,” by Mark Brinker, August 2008; [www.hoffmanbrinker.com/credit-card-debt-statistics.html](http://www.hoffmanbrinker.com/credit-card-debt-statistics.html).

***The Bible’s Solution: We need a heart change.***

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 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. 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.

I invite you to pray with me now,

*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, following you today.*

**Nehemiah 8:1-3, 5-6, 8-10 (NRSV)**

...all the people gathered together into the square before the Water Gate. They told the scribe Ezra to bring the book of the law of Moses, which the LORD had given to Israel. Accordingly, the priest Ezra brought the law before the assembly, both men and women and all who could hear with understanding. This was on the first day of the seventh month. He read from it facing the square before the Water Gate from early morning until midday, in the presence of the men and the women and those who could understand; and the ears of all the people were attentive to the book of the law.

And Ezra opened the book in the sight of all the people, for he was standing above all the people; and when he opened it, all the people stood up. Then Ezra blessed the LORD, the great God, and all the people answered, “Amen, Amen,” lifting up their hands. Then they bowed their heads and worshiped the LORD with their faces to the ground.

So they read from the book, from the law of God, with interpretation. They gave the sense, so that the people understood the reading.

And Nehemiah, who was the governor, and Ezra the priest and scribe, and the Levites who taught the people said to all the people, “This day is holy to the LORD your God; do not mourn or weep.” For all the people wept when they heard the words of the law. Then he said to them, “Go your way, eat the fat and drink sweet wine and send portions of them to those for whom nothing is prepared, for this day is holy to our LORD; and do not be grieved, for the joy of the LORD is your strength.”

**2 Corinthians 9:6-7 (NRSV)**

The point is this: the one who sows sparingly will also reap sparingly, and the one who sows bountifully will also reap bountifully. Each of you must give as you have made up your mind, not reluctantly or under compulsion, for God loves a cheerful giver.