

Finding Joy in Simplicity and Generosity: An American Nightmare  
Steven M Conger  
October 4, 2009

(Matthew 16:26 KJV) For what is a man profited, if he shall gain the whole world, and lose his own soul? or what shall a man give in exchange for his soul?

A CNN study done one year ago, of 7,000 American households reported that 80% of Americans are stressed about the economy and their personal finances.

- Half are worried about their ability to provide for their family's basic needs.
- 55% are concerned about their job stability
- 60% reported feeling angry and irritable
- 52% reported laying awake at night and worrying about this.

The report states:

"The declining state of the nation's economy is taking a physical and emotional toll on people nationwide."

We could debate for hours about what caused the economic crash that has devastated our nation, but I am not sure that it would produce much fruit.

But I firmly believe that beneath all of the so called direct causes (sub-prime mortgages, housing bubble, financial deregulation, etc) lie the more significant, indirect causes to the crisis.

These are not financial causes but spiritual ones.

- Greed
- Envy
- Pride

Just to name a few.

If I were to ask you → What is the American Dream? How would you answer that question?

My hunch is the answer to that question has changed over the years, and even today, we would find different answers.

Historian and writer James Truslow Adams coined the phrase "American Dream" in his 1931 book *Epic of America*:

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.

The American Dream, that has lured tens of millions of all nations to our shores in the past century has not been a dream of material plenty, though that has doubtlessly counted heavily. It has been a dream of being able to grow to fullest development as a man and woman, unhampered by the barriers which had slowly been erected in the older civilizations, unrepressed by social orders which had developed for the benefit of classes rather than for the simple human being of any and every class.

If you were to ask me what is meant by American Dream, and how I understand it, I would answer quite simply, something along these lines: "To do better than my parents did."

And if that is true – there are going to be a lot of frustrated people out there, because many of the young people today, will not do better than their parents had.

But when that is our national ethos → our national dream → we have a problem.

Alex De Tocqueville, published his amazing work *Democracy in America*, in 1835. In it he made this rather perceptive observation.

[Americans] are extremely eager in the pursuit of immediate material pleasures and are always discontented with the position that they occupy. . . . They think about nothing but ways of changing their lot and bettering it. For people in this frame of mind every new way of getting wealth more quickly, every machine which lessens work, every means of diminishing the cost of production, every invention which makes pleasures easier or greater, seems the most magnificent accomplishment of the human mind. . . . One usually finds that the love of money is either the chief or a secondary motive at the bottom of everything the Americans do. This gives a family likeness to all their passions and soon makes them wearisome to contemplate.

When getting ahead financial and materially becomes our driving passion -- our lives get out of balance, and what once looked like a dream has turned into a nightmare.

Primarily two things seem to be at the root of turning the American Dream into our collective nightmare – Those are Affluenza and Credit-it is.

Ten years ago, a PBS affiliate in Seattle created a program called Affluenza. In that program they defined Affluenza as:

Af-flu-en-za n. 1. The bloated, sluggish and unfulfilled feeling that results from efforts to keep up with the Joneses. 2. An epidemic of stress, overwork, waste and indebtedness caused by dogged pursuit of the American Dream. 3. An unsustainable addiction to economic growth.

I believe that everyone of us has been attacked by this bug at some level. Most of us, at one time or another, have struggled with the desire to acquire.

Shopping is a national pastime.

If we are feeling bad or blue, we go shopping to make ourselves feel better.

And if you can't get to your local mall, don't worry; we'll bring it to you 24 hours a day on the Home Shopping Network, or any virtual store on your computer.

I am sure we have all heard the "talking heads" say to us that if we just go out and spend, then we will help the nation solve this current crisis.

An owner of a large company called all of his workers together for a meeting in the company cafeteria – he told them that they would all have a job → they might only work 1 day a week, or 2 days, but they would all continue to get a regular paycheck. And then he said this → so go and borrow some money and buy a car and get us out of this mess.

That sounds like a headline ripped from recent news, but it actually was Eli Lilly addressing his company during the great depression

But we all have received that same message → we need to spend more money to get the economy going again.

Studies have suggested that teenagers receive 6,000 marketing messages EACH DAY.

And companies are getting more and more skilled at trying to convince us that we need more and more stuff.

What marketers have figured out -- is how to convince us how we need things to "trade up our lifestyles" → what I mean is they suggest that we can afford certain items that really we can't truly afford.

We have been convinced that the coffee you make at home is not good enough and you need a \$3-5 cup from Starbucks instead, and by buying that cup of coffee we will feel more affluent.

And what is the result of trying to keep up with everyone else?

Most of us have way too much stuff.

The average American home in 1973 was 1,600 sq feet

By 2004 it had increased to 2,400 sq feet.

But at the same time do you know what one of the fastest growing businesses was in the USA

Self-Storage rentals

There is estimated to be 1.9 billion sq feet of self-storage space available in USA

An entire market has been created to store the stuff we don't need, that we bought with money that we didn't have.

The second cause of the American Dream turning into the American Nightmare is what has been called Credit-itis.

We all know what credit-itis is, it is the opportunity for us to buy now and pay for it later.

Our economy is build on the idea of easy and fast credit.

There are some things that money can't buy, but for everything else there's MASTERCARD.

We have all read stories about cats & dogs and fish being sent credit cards.

It really hit home for me when Haley received a credit card offer, yet she was only in Kindergarten.

Anybody have any idea what the average amount of Credit Card debt is that people carry? The amount that they roll over each month?

In 1990 it was about \$3,000

Today it is \$10,728 among seven different cards

Now think about that number --- many people pay their credit cards in full each month, so the actually number is probably higher.

Studies say that Americans spend 110% of their annual income each year

Savings, for the first time since the Great Depression, reached a negative number. Before the recession started American's saved -.5% of their income.

We think that we are poor, but the reality is, we are the wealthiest society that has ever lived in human history.

We may not be keeping up with the Jones' but compared to the rest of the world we are wealthy beyond compare.

You need to check out this website [www.globalrichlist.com](http://www.globalrichlist.com) (Global Rich List . Com)  
It will tell you how you rank in relationship to the rest of the world

If you make \$40,000 per year – you are in the top 3.17% of the world.

If you make \$50,000 per year – you are in the top 1% of the world.

If you make \$100,000 per year – you are in the top .66% of the world.

The sad part about all of this

- debt is considered NORMAL today,
- we believe that things will bring us happiness
- and that a little more money is the solution to our problems

But is that what our Christian Values teach us?

No, our values teach us that:

- Life does not consist of the abundance of our possessions
- The borrower is a slave to the lender
- The one who loves money will never have enough

But what difference does all of this make?

Well when we become a slave to our debt we no longer can do the things that are important.

Instead of being generous with our riches – we are consumed with debt and trying to pay off all of the bills

But maybe even more insidious is the reality that at the root of many divorces is financial issues.

Dave Ramsey in his book: *PRICELESS* suggests that "the number one cause of divorce is financial issues."

So what can we do?

Through the month of October, Nathan and I are going to try to give you some tools that you can use in your own life to stop the American Nightmare, and experience the real dream → which is finding joy through simplicity and generosity.

The reality is we have to make some changes in our lives, but change only happens when it hurts enough that we just can't take it anymore, or when we become motivated enough to see a different outcome.

Our hearts have to be transformed to a new possibility → Of living within our means

A key part of experiencing financial and spiritual freedom is found in simplicity and in exercising restraint.

I am not suggesting we should never buy anything for ourselves.

I am not suggesting we should not buy a new car or go on a vacation or buy new clothes or something else we might want.

What I am suggesting is that, with the help of God, we aim to simplify our lives and silence the voices constantly telling us we need more

that we live counter-culturally by actually living below, not above our means

that we build into our budgets the money to buy with cash instead of credit

and that we build in what we need to be able to live generously and faithfully.

And in doing so, we will discover the many gifts of simplicity.