

When Dreams Become Nightmares

Scriptures: Luke 8:1-15. -- I Timothy 6:6-16.

This month has seen some fascinating news and statistics in the business and news pages of The Star.

Canadian households carry the second highest debt load relative to what we own of the G7 countries, according to a report from Scotia Capital.

Debt included mortgages, credit cards and lines of credit; and the assets measured included homes, cars and financial assets.

Statistics Canada reported that in the second quarter of 2010 Canadians had racked up \$1.48 trillion in house-hold debt, up 6.9 per cent or an increase of \$96 billion from the same time last year.

The Canadian Payroll Association said that 59 per cent of Canadians expect they would be in financial difficulty if their pay was cut or delayed by one week.

Six of every 10 us would be in financial difficulty if their paycheque were delayed for even a week.

Generally, we feel pretty good or cautiously optimistic about the state of things here in Canada. In Canada, we have somewhat been spared the mess and chaos and devastation the U.S. saw in 08/09.

There were many, many losses here – jobs – homes – whole sectors shrinking and never likely to return --savings drawn down and investments shrank – pensions withered.

Some peoples' portfolios or assets or savings have not rebounded – many have.

Canada has come out of the 08-09 the recession faster, with more impetus, than any of its western peers. But now the pace is slowing and caution signs are flashing. Some observers suggest a precarious comeback.

In the US we have seen unbridled greed by bankers, banks, and financial situations – exploiting the poor while selling the alluring dream of home ownership on the back of truly bizarre and unrealistic finance terms.

Our American cousins articulate something called “The American Dream.”

We don’t have something here called “The Canadian Dream,” unless it’s imagining our being in a red canoe, on a quiet northern lake, with loons singing, the sun setting, the hope of northern lights and a hot Tim Horton’s coffee with shot of Canadian Club in a thermal cup in the cup holder attached to the gunwale. You have a maple paddle and wear a Leaf’s toque.

All joking aside, we have within our culture, this sometimes conscious, often subconscious desire for achieving success and satisfying the desire for material possessions.

We cherish 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 – and the success of others -- by the stuff that we possess.

The love of money, and the things money can buy is a primary or secondary motive behind much of what we do.

We want to consume, acquire, and buy our way to happiness—and we want it now.

The slogans of our culture are not insignificant:

- Who ever dies with the most toys wins.
- If possible, bounce the last cheque.
- For everything else there’s MasterCard.”
- Shop ‘til you drop.
- Even that term: “Retail Therapy.”

Some people have identified two distinct and related illnesses which have come to afflict us -- they afflict us economically, socially and spiritually:

1) 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 Canadian home in 2003 was about 1800 square feet. In 1945 it was just over 800 square feet. In 1975, it was 1075 square feet.

What's the fastest growing new industry in the commercial property sector over the last three decades?

Self-storage -- for all the stuff we can't contain at home! (And yes, there are other purposes for self storage.)

The second illness: 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 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.

In 2009 there were 72 million credit cards in circulation in Canada.

In February, Maclean's news magazine in a series on Canadians Awash In Debt, reported that, "Credit card balances are up fourfold in just 10 years to \$54 billion.

Credit card companies repeatedly point out 70 per cent of card users pay off their balance each month. But many borrowers simply shift money from one form of debt, like their Visas and Mastercards, to another, like personal lines of credit. In the early 1990s, lines of credit were rare. Only about \$4 billion had been drawn down. Today that figure stands at \$200 billion, a staggering 4,800 per cent increase."

Macleans also said, The debt bomb is arguably the biggest challenge facing the middle class as it tries to rebuild after the recession.

Friends, enough sobering numbers!

Let me suggest that there is a deeper problem within.

There is a spiritual issue beneath and behind the surface of Affluenza and Credit-it is.

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 sinful nature within us. And, it's not that money is bad. Paul to Timothy in today's lesson says, "It is the love of money that is the root of all evil." 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).

We don't need to be tempted to do drugs, or to steal, or to have an extramarital affair, in order to destroy our lives. All that's needed is to convince us to keep up with the Joneses, to borrow against our futures, to enjoy more than we can afford, and indulge ourselves.

By doing that, we are robbed of joy. We become slaves, and we are keep from doing God's will.

"As for what fell among the thorns, these are the ones who hear; 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. But as for that in the good soil, these are the ones who, when they hear the word, hold it fast in an honest and good heart, and bear fruit with patient endurance."

This is an invitation to bear fruit – to be those in whom the word of God comes to full fruition.

So, maybe each time we hear this little gem, and imagine that sower who went out to sow, we pause to recognize that sometimes we are different kinds of soil – or some parts of our lives are different types of soil.

And there is this invitation to self-examination – to somehow be the soil in which God’s word – the Word who became flesh – becomes in us – blesses and matures our life for God.

We hear the little parable and we can make large or small or no course corrections on how we are living.

Our hearts tells us if what God can be and do in our lives is choked by the cares and riches and pleasures of life. We may need a change of heart.

We may recommit. We may choose to trust.

And maybe, given the dominant culture that bombards us, we may need a heart change every morning.

Each morning we might simply pray:

“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.

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.

Let us pray...