

This Sunday we are beginning a 4-week series called *Enough: Discovering Joy through Simplicity & Generosity*. Though this may sound like a sermon series about money -- and it is that -- it is about so MUCH more, because in the very depth of my pastoral heart, I consider this series to be evangelistic. I truly believe that the Gospel liberates us for a life-giving relationship with God, which includes an invitation to reshape our attitudes about money, status, and possessions. So, over the next 4 weeks, I will be praying that these messages help stimulate some conversions! This is one reason I invite you to pick up a copy of this little book by Adam Hamilton called, *Enough*. We have about 100 copies in the back of the sanctuary, but here's the key: I want those of you who are willing to read it, to also pass it along to someone you think could be blessed by this message focus.

You see, in the past 25 years of my ministry, I've come to believe (at my very core) that a spiritually healthy future for our world, for our nation, for our children and grandchildren -- for ourselves -- will only emerge if we embrace a way of living that resists the spirit of limitless consumption so widespread in our culture.

So, I want to begin today (and every Sunday in this series) by inviting you to join me in reciting these words: “I have enough. Thanks be to God.” Let's say that together: “I have enough. Thanks be to God.” It's important to repeat this assertion because our culture tempts us to live by a far different narrative, saying: “You can do better. You should have more. You are falling short. You don't have enough.” Scripture, the primary resource of our faith, reminds us that we are called to live by a far different narrative.

...
Walter Brueggemann, an OT scholar states, “We must confess that the central problem of our lives [as Christians] is that we are torn apart by the conflict between our attraction to the good news of God's abundance, and the power of our belief in scarcity” -- the belief that while we have enough for today, we fear that we may not have enough for tomorrow. The result is that the majority of people continue to spend and accumulate well beyond our means and needs.

A few numbers: Not including mortgage debt, the median American household holds over \$16K of debt. 1 in 7 Americans are being pursued by a debt

collector. The ratio of household debt to income is over 150%. 40% of American households use credit cards to keep up with basic living expenses.

Much of this debt is accumulated because of our desire for instant gratification, getting what we want right now, even if we can't afford it. In our companion book, the Rev. Adam Hamilton points out that credit card companies now allow us to make 2% minimum payments. This means that if we have a balance of \$9K on a credit card, and *never* use it again, it will take more than 230 years to pay off that balance while paying an 18% annual interest. (Isn't that crazy!)

And, get this. If we use a credit card, rather than cash, to make a purchase, **the average purchase is 125% higher if we use a credit card**. Apparently, it just doesn't feel as real when we use plastic instead of cash.

...
Our accumulation of debt didn't seem as problematic until the Fall of 2008 when our nation plunged into the greatest economic downturn since the Great Depression. Suddenly it became clear that we could not trust our financial institutions, the stock market, our banks, or our government.

Though the stock market has performed well for the past few years -- and very well over the last few months -- my sense is that we have not really learned any enduring lessons. Indeed, the cumulative credit card debt in America reached an all-time high within the past year. Perhaps like me, this causes you to worry about what the future holds for our children and our grandchildren. But, even as I say this, I also know that fear and worry about the future contributes absolutely nothing to the easing of financial, emotional, or spiritual distress. So as Christians, one of the first things we need to do as we think about money and finances is to draw on a deep reservoir of biblical wisdom that counsels against dominated by fear or anxiety.

As the apostle Paul wrote: “for God did not give us a spirit of fear, but rather a spirit of power, love, and self-control.” (2 Tim. 1:7) Listen carefully, because this may be the best thing I say all year: whenever we feel fear, we know it is not from God. This scripture tells us that fear comes from another source, another spirit; not God. So, no matter how frightening and uncertain things seem, God's love and God's light can guide us into a better relationship with money and things.

...

So, let’s talk about household finance issues not with a spirit of fear, but with a spirit of power [sobriety], love, and self-control.

I shared earlier that the root of our national and personal economic crises is the extension and abuse of credit. The word ‘credit’ comes from the Latin word ‘credo’ which means, ‘I believe’ or ‘I trust.’ To extend credit to someone is to trust that he or she can be depended upon.

As Christians, our central credo (our trust) is in God. The psalmist writes, “God is our refuge and strength, a very present help in trouble. Therefore, we will not fear, though the earth should change, though the mountains shake in the heart of the sea; though its waters roar and foam, though the mountains tremble with tumult.” (Ps. 46:1-3) Or, as Isaiah says, “do not fear, for I am with you, do not be afraid, for I am your God; I will strengthen you, I will help you.” (Is. 41:10)

...

Besides these, our two readings today exemplify how scripture is shot through with the assertion: “Fear Not!” for God is *Enough*. God is with us through whatever challenges we face: physical, economic, relational... But scripture also tells that God wants us to ‘fess up to our mess ups’ so that we may receive God’s healing and restoration, while at the same time learning to live faithfully with the ‘enough’ God provides.

Can we fess up to the ways we’ve turned from seeking God, to seeking possessions? Will we fess up to seeking security by storing up wealth rather than finding our security in God alone? Will we fess up to seeking contentment in money and things rather than being content in the simple pleasures of life? Will we fess up to our failure to raise children who handle money responsibly?

As Christ followers, we are to seek wholeness in all of our lives – *including our financial lives*. And Jesus proclaims a hopeful vision that we can live contentedly with what we have and *still* have enough to share and care for those in need.

Over the next few weeks we’ll talk about the ways we can appreciate God’s abundance, how we can become better stewards of our resources, and how we may share what we have to extend the love of Christ into our fractured world.

The key to overcoming fear as it relates to money,

and finding spiritual freedom and wholeness begins with adopting the values of simplicity and restraint. So, I want you to prayerfully invite God to help you begin to do four things over the coming weeks:

- 1.) Simplify your life and silence the voices constantly telling you that you need more.
- 2.) Live counter-culturally by living below, not above, your means.
- 3.) Build your budgets so that you can buy with cash rather than credit, and
- 4.) Build into your budgets what’s needed to live both generously and faithfully.

...

What can happen if we place our credo, our trust, in God, even in the midst of great financial challenges?

Back in 2009, in the throes of the Great Recession, leaders of this church I was then serving agreed to launch a campaign to pay off the debt on our sanctuary. At that time the church, which was about half the size of St. Paul’s, owed \$270K on their mortgage. The monthly payment was just over \$2400 with a 7.5% interest rate. In discussing the idea of this campaign, there was great concern over the timing. In fact, the church ended 2009 with a large deficit in its operating budget. (So, it was totally understandable when a few people lit into me for even suggesting the idea of retiring this mortgage debt.)

Ultimately the church rejected the spirit of fear and stepped out in faith. In May 2013 the church paid off the loan 13 years early, saving more than \$200K in interest that would’ve been paid over the whole term.

This is what can happen when people realize they have enough, and are converted to the belief, the credo, that is actually inscribed on all of our currency: “In God we trust.” Amen.