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Enough



Discovering Joy Through Simplicity and Generosity

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Discovering Joy Through Simplicity and Generosity Revised Edition

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Contents

Introduction: The Courage to Be Free and Bear Fruit,
1. When Dreams Become Nightmares,
2. Wisdom and Finance,
3. Cultivating Contentment,
4. Defined by Generosity,
Epilogue: Living the Good Life,
Financial Management Assessment Tools,
Notes,

CHAPTER 1

WHEN DREAMS BECOME NIGHTMARES

Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

1 Timothy 6:10b NIV

The lover of money will not be satisfied with money; nor the lover of wealth, with gain. This also is vanity.

Ecclesiastes 5:10

"For what will it profit them if they gain the whole world but forfeit their life? Or what will they give in return for their life?"

Matthew 16:26

Several years ago the Royal Bank of Scotland sent an offer for a Gold MasterCard to Monty Slater. The card came with a \$20,000 credit limit — quite impressive for his first credit card, particularly when you consider that Monty is a Shih Tzu dog. Raymond, his owner, thought about using the card for some of Monty's favorite treats but reconsidered, recognizing that his pup was not in a position to pay the balance when it came due — and that might negatively affect Monty's credit rating!

This may be a funny story, but it illustrates a sobering truth: We live in a world that encourages us to live beyond our means. We are enticed to "have it now" and pay for it later, as opposed to saving and being good stewards of our God-given resources. We all are caught in the struggle in one way or another. No one is exempt — myself included.

For months I had been waiting for the new iPhone to arrive. I'd seen the commercials. I'd put my name on the list for more information. I had to have one. Then, two months before the phone was released, my Palm Treo phone broke, and the insurance I had purchased provided a brand-new one. I had a dilemma. I had a brand-new Treo, yet I wanted a new iPhone. I kept trying to convince myself that I needed a new iPhone, but I felt a twinge of guilt at the very thought because I had a brand-new phone. Finally, I decided I would wait until my new Palm Treo was a couple of years old and then buy an iPhone. *They will have perfected it by then, and it will be cheaper*, I told myself. It was settled.

It just so happened that the day the iPhone came out, I was out of town with the worship staff of our church. We had been visiting churches in another state and planning the sermons for the next year. That night we ate at a restaurant in an outdoor shopping mall and then decided to walk off our supper. As we walked, we came across an Apple store with a long

line of people around it, each of them waiting to get an iPhone. I said, "Hey, I've got to go over there for a minute. I just have to see inside the store and look at the iPhone."

As we walked over to the store, someone came walking out with two new iPhones. I asked, "May I see one of your iPhones? I just want to hold the box. You don't even have to take it out." I just stood there holding the box in my hands and looking at it. Finally the staff said, "Hey, Adam, can we keep walking? Come on. Let's go."

"Okay," I said, "I'll be there in minute. Go ahead without me."

A few moments later I joined them, and we continued walking around the mall, eventually circling back to the Apple store. I walked up to the clerk at the door, whose job it was to let people in a few at a time, and I asked, "How late are you open tonight?"

He said, "We'll be open until midnight if there are any phones left by that time."

So we left, and we had our evening planning meetings. Around 11:30 that night, one of our staff members turned to me and said, "You want to go back there, don't you?"

I said, "Yeah, I really do."

"Come on; let's go," he said.

So we got in the car, drove back to the Apple store, and went inside. There was no line now, and they still had a handful of phones left.

I held the phone and had three different salesmen demonstrate its features for me. Before long I had convinced myself that I really needed it. I headed to the back of the store; yet all the while I was thinking to myself, *You have a new phone. Should you really be buying this?* I knew within a year the phone would come down in price. I knew I didn't need an iPhone. And I knew I wanted it now. I was torn.

By now it was 12:02 a.m. I thought to myself, *They were supposed to close at midnight, and these poor guys have been waiting on me; I'm obligated to buy it.* So I took the phone to the register and plunked down my credit card, still feeling a bit uncomfortable about the transaction. The strangest thing happened. For the first time in my life, my credit card was refused. I knew there was plenty of credit left on my account. The salesman asked, "Do you want to try another card?" I had another card in my wallet, but with a smile and a great sense of relief I said, "No, thanks anyway." It felt like a "God moment."

Now, I'm not suggesting that God has anything against iPhones, or that God goes around declining credit cards to save us from ourselves. It doesn't work that way. But this one time I had to wonder if God had intervened to make sure my credit card would not be approved!

I share this story to illustrate that we are a people who love stuff. We love gadgets and all the newest makes and models that come on the market. We want to replace our cars when they are only a few years old. We look in our closets overflowing with clothes and say we have nothing to wear because we want the newest fashion trends. We wrestle with these things.

Let me say that we must be very careful not to judge one another in this respect. We are in a position to judge only ourselves. We know how much money we make and how much we give away. We know how much we may need something or how much we may not. We know when it's okay to splurge and buy something we don't really need because there is balance in our lives, and we know when it's not okay. We know these things about ourselves; we do not know them about anyone else — even though we may think that we do.

There was a pastor who invited a missionary to speak at his church about social justice and ministry with the poor. As the pastor and missionary were pulling into the parking lot of the church, a man driving a brand-new, top-of-the-line Lexus drove in beside them. The missionary said, "Now that's what I'm talking about right there. I'm talking about those people driving cars like that." The pastor replied, "Let me straighten you out about one thing. I know this guy. He makes a million dollars a year. He gives \$700,000 a year away to run the mission for the poor in our city.

This guy is humble and caring. He could be driving a Rolls-Royce, but he lives five steps below his means. So don't criticize him. Would to God that you and I gave away as much of what we have as he does."

When it comes to material possessions and money, we are not in a position to pass judgment on others. We do not know how much they make and how much they give away. We do not know their hearts. All we can say is, "This is where I'm out of kilter; this is where I might need to change some things." So, throughout this chapter and the rest of this book, I invite you to focus on what God may be speaking to you, rather than to pass judgment on anyone else.

Now, before we are able to address the solution to our desire for more, we must better understand the problem itself. Let us begin by considering the American Dream.

THE AMERICAN DREAM

What is the "American Dream"? To be sure, there have been some lofty dreams in our nation's history. Our founders had a dream about life, liberty, and the pursuit of happiness. There was the dream of freedom and new beginnings so beautifully expressed in the inscription on the inside of the pedestal of the Statue of Liberty: "Give me your tired, your poor, your huddled masses yearning to breathe free. ..." There also was the dream of equality and opportunity conveyed in Dr. Martin Luther King Jr.'s famous "I Have a Dream" speech. These are all lofty dreams, but they generally are not what people mean when they talk about the "American Dream." 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. And we tend to measure our success by the stuff that we possess.

Alexis de Tocqueville, a political philosopher who came to America in the nineteenth century, made this 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 humanmind. ... 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.

To be sure, we are eager in the pursuit of immediate material pleasures. The love of money and the things money can buy is indeed a primary or secondary motive behind most of what we do. Consuming, acquiring, buying — this is what the American Dream has come to mean. Thus, what is commonly understood as the "American Dream" might more accurately be called the American nightmare.

THE AMERICAN NIGHTMARE

How did the "American Dream" become a nightmare? To a great extent, it is due to two distinct yet related illnesses that affect us both socially and spiritually.

Affluenza

The first illness is called *affluenza*, which is the constant need for more and bigger and better stuff — as well as the effect that this need has on us. A program on the local station of the Public Broadcasting Service defined *affluenza* this way:

affluenza, 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.

Most of us have been infected by this virus to some degree. If we're honest, we all must admit that we've struggled at one time or another with the desire to acquire.

It's no secret that shopping is one of Americans' favorite pastimes. Shopping has become an American way of life. Our economy is dependent upon consumer spending, which is why we measure it and report it on the nightly news. We tune in to hear about the impact of consumer spending on the stock market and on our retirement funds. We're even told that our spending determines the strength of our nation. There's some logic to all of this, but somehow it tends to fuel the illness that's inside of us. And there are whole marketing plans to fuel that illness.

Every newspaper we pick up and every television show we watch is filled with advertisements for which someone paid thousands — or even millions — of dollars in the hope of convincing us that we need something else. And they're good at it! The voices whisper in our heads, fueling something that's already inside us, and we find ourselves thinking, That's right. I do need that. No doubt you can quickly think of something you hope to purchase next — new clothes, a new computer, new furniture, a new car, a new kitchen, a new house. We all sense the continuous fueling of our desire for more. And yet we do not have room for all the stuff we already have.

An article on Slate.com noted that according to the National Homebuilders Association, the average American home went from 1,660 square feet in 1973 to nearly 2,700 square feet in 2016 — yet we still have to rent storage space to hold all of our things. Self-storage space in America is continually increasing, and today there is estimated to be 2.3 billion square feet of self-storage space. An entire market has developed

for storing the stuff we're enticed to buy — often with money we do not actually have.

Credit-itis

This brings us to the second disease that goes along with affluenza: *credit-itis*. Credit-itis is the opportunity for us to buy now and pay later. It's an illness that is brought on by promises of "six months same as cash," or a 20 percent discount if you use your store credit card. It's basically the idea that you can enjoy something today and pay for it tomorrow, 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.

It didn't used to be that way. When I was growing up, my mom would take us kids every August to the department store to try on our fall and winter clothing, including our winter coats. We would say, "Why are we trying on coats? It's hot outside." And she would insist that we had to do it. So we would try on the clothes, and then Mom would put them on layaway. I remember that it was usually so cold outside that we could hardly stand it when Mom would finally make the last payment on the coats. Then and only then could we get the coats out of layaway and wear them.

Kids today don't know what layaway is. What an odd idea — to save up the money and make payments and be able to take the items home only after paying for them in full. But that's how it worked.

Today, credit cards have replaced layaway, and more and more Americans are going deeper and deeper in debt in order to have what they want now and pay for it later. According to a popular advertising slogan, "There are some things money can't buy, but for everything else, there's MasterCard." Average credit card debt in America in 1990 was around \$3,000. Today, it's close to \$17,000. Considering that many Americans pay off their credit cards each month, the average debt for those who

maintain a balance must be significantly higher than that figure. Some people actually move sums from one credit card to another, which means that the figure might be higher still.

It used to be that credit card companies required you to make a 4 percent minimum payment on your credit card balance. Today, many credit card companies allow you to make a 2 percent minimum payment; some will allow you to pay as little as 1 percent. Assuming that you have a balance of \$9,000 on your credit card and you never use the card again, it would take approximately 240 years to pay off your existing balance making a 2 percent payment each month while paying 18 percent annual interest. In other words, you would never pay it off making minimum payments.

It makes it even more difficult to pay down a credit card balance when we continue to buy things we never would have bought if we had to reach into our billfolds and take out cash. The average sale is around 125 percent higher if we use a credit card than if we pay cash, because we're not thinking about the money when we use credit. It doesn't feel real when we use plastic instead of cash.

Unfortunately, credit-itis is not limited to purchases made with credit cards; it extends to car loans, mortgages, and other loans as well. Let's look first at car loans.

A 2006 survey showed that 89 percent of new car buyers were financing their vehicles for over four years and that 55 percent were choosing loans that extended more than five years. By 2017, the average car loan had reached a record length of 69 months. When I investigated online to see how many months I could finance a new \$30,000 car, I found thousands of websites that offered me a 96-month loan — that's eight years. If I average 15,000 miles a year, that \$30,000 car will have 120,000 miles on it by the time I finish paying it off.

Of course, few people keep a car for eight years anymore. The average is three to four years. So, when I go to trade in that car, I discover that I'm driving "upside down" — I owe more than the car is worth. But the car dealer can help me with that by rolling the difference into a new car loan. Now, without paying anything down, I can finance 105 percent of the

purchase price of the new car. Then, three years later when I want to trade in that car, the car dealer will roll in the difference once more so that I'm financing 110 percent of the purchase price. Before long I have become an indentured servant of the car finance company! Many of us buy cars in this manner, shopping for monthly payments rather than thinking about the purchase price of the vehicle and the total interest to be paid. We just don't stop to think about the long-term consequences of what we're doing.

The same trend can be seen in home mortgages. Traditionally, the life of a home mortgage has been either fifteen or thirty years, with 5 percent down. Now, many mortgage lenders are offering forty-year mortgages, and some even offer a fifty- or sixty-year mortgage. There are interest-only mortgages and adjustable-rate mortgages, which enable people to buy homes they otherwise could not afford. And in recent years, many people have taken out two mortgages — one for 80 percent and the second for 20 percent, plus the closing costs — so that they may get into the homes they want with nothing down and no Private Mortgage Insurance (PMI) required. Prior to the recent economic crisis, even people with poor credit were able to borrow money in order to buy homes with little or nothing as a down payment. These loans are known as "subprime" loans because the borrowers were not "prime" borrowers.

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