

It's Flu Season

The early morning sun snuck into my office through the half-open blinds, slithering across the floor and licking at my face. I was slumped over my desk, exhausted from struggling to write my next Budget Guy article. What could I say that would be meaningful? What would help someone improve their financial life and perhaps open the door a little wider to their relationship with God?

For the moment, though, my frustrations were forgotten as I enjoyed the warm caress of the sun on my cheek. I was lying on a beach somewhere, listening to the gentle waves, listening to the creak of the door...

The creak of the door?? The beach melted away as I forced my eyelids open. A shadowy figure slumped in the doorway with one hand on the knob.

I heard a whisper. "*I... I need a... flu shot.*"

A flu shot? "I'm no doctor!" I replied, hoping to find that beach again. "Besides, influenza season is almost over."

"*No... not for... influenza*" the voice rasped in reply. "*Affluenza. It's got me scared to death!*"

Affluenza. Clever word. You know what it means the first time you hear it, without pulling the dictionary off the shelf.

Unfortunately, it's probably too clever. We hear the word, understand what it means, agree that it exists, and then continue right on where we left off.

Some 70+% of our economy depends upon consumer spending. So far, we've all been doing our part – but only by going into more and more debt. Last year, we spent more than we made. Instead of using low mortgage rates, 0% financing and bargain rate credit card transfers to reduce debt, we've just gone out and bought more stuff and gone further in the hole.

The prosperity we have in the United States is unprecedented. But instead of being grateful, we view it as a birthright. When Larry talked

about the second commandment in January, it was tempting to feel that I was safe on that one. But the truth is that I have often felt that I needed certain material things to prove my worth to myself and others. Isn't that a crock?

But isn't that also what our culture keeps telling us? Just think about what we're being told we *need*. A plug-in air-freshener with a built-in fan. A car with windshield wipers that come on automatically when it rains. Blue jeans with built-in iPods. Isn't *that* a crock!

Consider these facts:

- ✘ More people declare bankruptcy each year than graduate from college.
- ✘ The average home in the 1950's was about the size of today's three-car garage.
- ✘ The average family today has *more than 4 times* the debt it had just ten years ago.

In the United States, it's spending, not low income, that is at the root of most financial problems. Unfortunately, we don't want to believe that – it's not *our* fault we can't make ends meet!

There's no doubt in my mind that we're in for some rocky times. Credit card minimums and interest rates are going up, people with interest-only mortgages are starting to feel the squeeze of higher rates, bankruptcy rules have been tightened, foreclosures continue to go up, 25% of us believe the only way we will ever have any money is by winning the lottery.

How long can we continue to fuel our economy on debt?

What can *you* do? Admit to yourself that you *have* made an idol and start tearing it down. Reduce your debt as fast as possible. Pray, and rejoice in the fact that God values what's in your heart, not what's on your back.

Part of my job at SHPC is helping people get out of debt. It's free and it's confidential. Just call the Budget Guy, Allen Gunter, at 292-4035 or send an email to BudgetGuy@SHPC.org. And check out the Crown Financial Ministries Small Study Groups – call Margaret Fetty at 288-9034 for more information. A new class starts soon!