



Good News from...

Soul Food Unity Ministry

"The Word of God is true Soul Food"

~ Charles Fillmore

Spring 2005

Shining the Light of Truth on Contemporary Issues

The Cause and the Cure of Debt Consciousness

A recent headline in the Kansas City Star daily newspaper read, "*Could Debt Sink Us?*" The article left the answer up to the reader after sharing information on just how much debt the average American and the government are in. The primary reason for the heavy debt-load, according to the article, is that we buy everything from everywhere on credit and so does the government. Since 1990 the number of credit card holders has gone up by 75%. Personal savings rates, historically less in the U.S. than in the rest of the developed world, have tumbled steadily from about 6% of disposable income in the early 90's to less than half a percentage today. Household debt, in the average America home, now exceeds disposable income by a record amount.

This is, as stated above, because we live a credit card existence, as families and as a country. American consumers import more than they export and borrow billions of dollars to make up for the \$56.4 billion dollar trades deficit. Back in 2001, government experts projected a \$397 billion dollar surplus for last year. It turned out to be a \$422 billion dollar deficit instead. A similar

shortfall is expected this year. Vice President Dick Cheney told a Treasury secretary, when asked about the growing deficit, "*Reagan proved deficits don't matter.*" Billionaires Warren Buffett, Bill Gates and other analysts disagree. Here and abroad financial analysts contend that we are living dangerously beyond our means. Corrective measures are called for to keep this dangerous financial situation from becoming an economic crisis that negatively affects all of us.

Corrective measures begin with a look at the mental and emotional cause of the "dis-ease" of debt, that cause is what a PBS special calls *Affluenza*. The term affluenza uses the metaphor of disease to illustrate the damage done to our spiritual growth, health, families and the environment by the obsessive quest for more material possessions. It seems that in our outer directed materialistic culture, the cosmic urge to BE more is misinterpreted as the desire to HAVE more stuff. Affluenza is the result, a painful socially contagious disease of debt, anxiety and waste caused by the dogged pursuit of ore. Our culture and its economic system promotes happiness through the

Good News from...

Soul Food Unity Ministry

“The Word of God is true Soul Food”

~ Charles Fillmore

consumption of a endless stream of new products. As consumers of this endless stream of new stuff, we spend more than we have, to buy more than we need, leading to debt and the stress of excess.

Nationally, corporately and personally, the affluenza epidemic is rooted in the obsessive quest for economic expansion that has become the core principle of what is called the American dream! In pursuit of this image of the American dream, shopping malls have supplanted churches as a symbol of cultural values. In fact, 70% of us visit shopping malls each week, more than the 30-40% of us who attend houses of worship. The standard of living has become more important than the standard for living! Our bodies and relationships show symptoms of acute stress. Physical symptoms of stress such as headaches, low back pain, hyperacidity, hypertension and many unexplained aches and pains fuel our rising health care costs as we seek a cure for these symptoms.

Mental/emotional symptoms of stress include depression, anxiety attacks, sleeplessness, irritability and all kinds of negative, self-destructive behaviors. We experience possession overload when we realize that what we own, owns us. To pay for these possessions stretches us to our limit and beyond—the space between our load and

our limit has disappeared leaving no margin for rest, realization and reflection. A change for the better begins with the awareness of the degree affluenza and too much debt from credit card spending have infected us. When we are walking off the edge of a cliff, we step back. When we have affluenza, stop, think, and make a change for the better.

Some steps to initiate change:

1. Make peace with your past spending habits:

Calculate how much money you've earned in your life, and then what you have to show for it, (your current net worth.) You may be shocked at the total amount of money you have wasted in what we might call *the cost of affluenza*. Forgive yourself for the waste.

2. Track our life energy:

Calculate your real hourly income by adding hours spent in commuting and other work related activities to your total for the work week. Your working time is an expenditure of your essential life energy. What are you using it for? What are you getting in return?

3. Answer in writing, “Am I receiving real fulfillment for the life energy I am spending?”

4. Suggested reading for developing a program that will help heal affluenza and help in becoming debt-free:

Good News from...

Soul Food Unity Ministry

"The Word of God is true Soul Food"

~ Charles Fillmore

◆ *Spiritual Economics*, Eric Butterworth

◆ *Money Drunk and Money Sober*, Julia
Cameron

◆ *How to Get out of Debt and...Live
Prosperously*, Jerrold Mundis