

When Dreams Become Nightmares

There was a man who had worked all of his life and had saved all of his money and was a real miser when it came to his money. He loved money more than just about anything, and just before he died, he said to his wife, "Now listen. When I die, I want you to take all my money and put it in the casket with me. Because I want to take my money to the afterlife with me."

And so he got his wife to promise him with all of her heart that when he died, she would put all of the money in the casket with him. Well, one day he died. He was stretched out in the casket, the wife was sitting there in black, and her friend was sitting next to her. When they finished the ceremony, just before the undertakers got ready to close the casket, the wife said, "Wait just a minute!"

She had a box with her, she came over with the box and put it in the casket. Then the undertakers locked the casket down, and they rolled it away. So her friend said, "Girl, I know you wasn't fool enough to put all that money in there with that man."

She said, "Listen, I can't lie. I promised him that I was going to put that money in that casket with him." "You mean to tell me you put that money in the casket with the man?"

"I sure did," said the wife. "I wrote him a check. "

Stress. Anxiety. Fear. These are the top three words people respond with when they are asked about their finances.

We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the pursuit of Happiness.

The word "happiness" may have different meanings for different people. What does it mean to you?

pleasant, positive emotions, and having needs satisfied
maybe it is "prosperity, thriving, wellbeing"

The American Dream

What Characterizes the Greatest Hopes, Desires, and Dreams of Most Americans?

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. We tend to measure our success by the stuff that we possess.

The Pursuit of Immediate Material Pleasure

The love of money and the things money can buy is a primary or secondary motive behind most of what we Americans do. We want to consume, acquire, and buy our way to happiness—and we want it *now*.

Point #1 – Life, Liberty and the pursuit of stuff.

The American Nightmare

The American Dream has become an American Nightmare due to two distinct yet related illnesses that impact us both socially and spiritually.

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 American home went from 1,660 square feet in 1973 to 2,400 square feet in 2004 and is currently at 2,700 square feet.
- There are more self-storage facilities in America than there are McDonald's restaurants, 48,500 to the mere 14,350 McDonalds.
- There's an average of 21 feet of self-storage space available for every American household. You've got to wonder if all that stuff could just fit in the garage. In fact, 65 percent of Americans who rent a storage unit have a garage.

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.

- Average credit card debt in America in 1990 was around \$3,000. 2007 over \$9,000 – 2016 \$17,000.
- We are much more likely to purchase something with a credit card than if we pay cash, because it doesn't feel real when we use plastic instead of cash.
- Credit-itis is not limited to purchases made with credit cards; it extends to car loans, mortgages, and other loans.
- The life of the average car loan and home mortgage continues to increase, while the average American's savings rate continues to decline.

The Deeper Problem Within

Point #2 – Our struggle is not our dreams, it is our spiritual weakness.

There Is a Spiritual Issue Beneath the Surface of Affluenza and Credit-itis.

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 sin nature within us.

The Devil Plays Upon This Sin Nature.

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).

The devil doesn't need to tempt us to do drugs or to steal or to have an extramarital affair in order to destroy us. All he needs to do is convince us to keep pursuing our wants instead of our needs.

We want to keep up with the Joneses, so we leverage our futures
We want to enjoy more than we can afford, and indulge ourselves.
By doing that, we will rob ourselves of joy, make ourselves slaves, and keep us from doing God's will.

If you don't think it is a spiritual problem then why is there so much scripture warning us of this very problem.

- Matthew 4:8-10 - 8 Again, the devil took him to a very high mountain and showed him all the kingdoms of the world and their splendor. 9 “All this I will give you,” he said, “if you will bow down and worship me.” 10 Jesus said to him, “Away from me, Satan! For it is written: ‘Worship the Lord your God, and serve him only.’[a]”
- Luke 8:14 - The seed that fell among thorns stands for those who hear, but as they go on their way they are choked by life's worries, riches and pleasures, and they do not mature.
- Mark 8:36 - What good is it for someone to gain the whole world, yet forfeit their soul?
- 1 Timothy 6:10 - For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

The Bible's Solution – if scripture shows us the problem it also shows us the solution.

Point #3 - We Need a Change of Heart.

2 Cor 5:17 NIV Therefore, if anyone is in Christ, the new creation has come: The old has gone, the new is here!

The NLT “This means that anyone who belongs to Christ has become a new person. The old life is gone; a new life has begun!”

Although we receive a changed heart when we accept Christ, in a sense we need a heart change every morning. 1 Chronicles 16:11 Search for the Lord and for his strength; continually seek him.

Each morning we should get down on our knees and say, “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.

We Must Allow Christ to Work in Us

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

One day, the father of a very wealthy family took his son on a trip to the country with the express purpose of showing him how poor people live. They spent a couple of days and nights on the farm of what would be considered a very poor family. On their return from their trip, the father asked his son, "How was the trip?"

"It was great, Dad."

"Did you see how poor people live?" the father asked.

"Oh yeah," said the son.

"So, tell me, what did you learn from the trip?" asked the father.

The son answered: "I saw that we have one dog and they had four. We have a pool that reaches to the middle of our garden and they have a creek that has no end. We have imported lanterns in our garden and they have the stars at night. Our patio reaches to the front yard and they have the whole horizon. We have a small piece of land to live on and they have fields that go beyond our sight. We have servants who serve us, but they serve others. We buy our food, but they grow theirs. We have walls around our property to protect us, they have friends to protect them." The boy's father was speechless.

Then his son added, "Thanks Dad for showing me how poor we are."