

Sermon #1: When Dreams Become Nightmares Outline

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)

I. The American Dream

A. 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.

B. 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*.

II. 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.

A. 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.
- Today there is estimated to be 1.9 billion square feet of self-storage space in America.¹

B. 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. Today it's over \$9,000.²
- The average sale is around 125 percent higher if we use 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.

III. The Deeper Problem Within

A. 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

¹ "Self-storage Nation: Americans Are Storing More Stuff Than Ever," by Tom Vanderbilt, July 18, 2005; <http://www.slate.com/id/2122832/>.

² "Credit Card Debt Statistics," by Mark Brinker, August 2008; www.hoffmanbrinker.com/credit-card-debt-statistics.html.

generous and to share with those in need, but we selfishly hoard our resources for ourselves. There is a sin nature within us.

B. 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 the American Dream—to keep up with the Joneses, borrow against our futures, enjoy more than we can afford, and indulge ourselves. By doing that, he will rob us of joy, make us slaves, and keep us from doing God’s will.

- Matthew 4:8-10
- Luke 8:14
- Mark 8:36
- 1 Timothy 6:10

IV. The Bible’s Solution

A. We Need a Heart Change

Although we receive a changed heart when we accept Christ, in a sense we need a heart change every morning. 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.

B. 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

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