

Matthew 4:8-10

“When Dreams Become Nightmares”

## I. The American Dream

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

A person who studies the American culture says far too many people are asking themselves, “Why don’t we feel more fulfilled? We’re not happy, we’re not satisfied – in fact, we’re miserable.”

For most people, the American Dream has to do with a subconscious desire to achieve success and satisfy a desire for more material possessions. The American Dream offers the opportunity to *pursue* more than what we have, to *gain* more than what we have, and to meet success in this pursuing and gaining. We tend to measure our success by the stuff that we possess.

Climbing Mount Everest is one of the challenges that inspire people to do something big. Lots of people try, even though nearly 10 percent of the people who do, die in the process. Many of the corpses still line the path up the mountain. Yet people still want to climb the mountain!

A few years back one climber, David Sharp, was clearly in trouble on the mountain. There were 40 climbers who noticed his obvious need but passed him that day. He died on Mount Everest because none of the other climbers were willing to put their personal goal on hold to help him.

That can be us. That may be the typical American pursuing the dream! Our own personal drive to have more, be more, and do more causes us to lose sight of what matters more.

### B. The Pursuit of Immediate Material Pleasure

The love of money and the things money can buy is the impulse behind most of what we Americans do. We want to consume and acquire and buy our way to happiness – and we want it *now*.

## II. The American Nightmare

The American Dream can become an American Nightmare because of two distinct, yet related, illnesses that effect us, both socially and spiritually.

**A. Affluenza** Are you familiar with the word “affluence”? Affluence means an abundance of property, wealth, or riches. *Affluenza* is the constant need for more and bigger and better stuff – as well as the effect this need has on us. It is the *desire to acquire*, and many of us have been infected by this virus to some degree. For example:

- The average American home went from 1,660 square feet in 1973 (44 years ago) to 2,598 square feet in 2013.
- Meanwhile, extremely large houses of 4,000 square feet and up have been making up a much larger slice of the new homes built. In recent years, these mega homes accounted for nearly 10% of new homes.
- Today there is estimated to be 1.9 billion square feet of self-storage space in America.<sup>1</sup> We are accumulating more, and building more space for the *things* we acquire!

**B. Credit-itis** The second affliction is credit-itis. *Credit-itis* is the illness that’s brought

on by the opportunity to buy now and pay later, and it feeds off our desire for instant gratification. Our economy today is built on the concept of credit-itis. The advertising market has exploited our lack of self-discipline and allowed us to feed our affluenza, wreaking havoc with our personal and national finances.

- Average credit card debt in America in 1990 was around \$3,000. Today the average debt for those who don't payoff their monthly credit card balance is nearly \$11,000!
- The use of a credit card at your local store is around 125 percent higher than if we pay cash, because it doesn't feel as painful when we use plastic instead of cash.
- Credit-itis is not limited to purchases made with credit cards; it extends to car loans, home mortgages, and other loans.

Did you know that the term for the average car loan and home mortgage continues to increase, while the average amount Americans are saving, continues to decline. That's a terrible scenario, where many of our friends will not be equipped for retirement!

### III. The Deeper Problem Within

#### A. There Is a Spiritual Problem Beneath the Surface of Affluenza and Credit-itis.

That isn't how God wired us. Life isn't about what you accumulate, or how much you make, who you know, or what you do.

Our souls were created in the image of God, but the passion of our souls has been disrupted by sin. We were meant to desire God! 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 exert ourselves pursuing money and collecting things. We were meant to be generous and to share with those in need, but we selfishly hoard our resources for ourselves.

It's not wrong to be wealthy. But the Bible speaks to the heart and what we *do* with our wealth – and what wealth does to us!

And so Jesus speaks to us in Mark 8:35, **“Only those who give away their lives for My sake and for the sake of the Good News will ever know what it means to really live”** (TLB). God wired you in a way that you'll never be happy unless you're giving your life away in His work. You were made for something greater than yourself. The Bible calls this your mission in life. Significance doesn't come from status, salary. It comes from surrendering to God!

#### B. The Devil Plays Upon Our Sin Nature.

Jesus taught about the devil when He 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 borrow against our futures, enjoy more than we can afford, and indulge ourselves. By doing that, we rob ourselves of joy, making ourselves slaves to debt, and we keep ourselves from doing God's will as we bring stress into our marriages or other relationships!

The *relationship* we have with our money is just as important as the relationship we have with our Lord! Because we sometimes confuse the first for the second. We make money and possessions the idol that we worship rather than the Creator and Maker of the stars!

The devil knows that! Listen to the brief story today.

Matthew 4:8-10

Again, the devil took Jesus to a very high mountain and showed Him all the kingdoms of the world and their splendor; and he said to Him, "All these I will give You, if You will fall down and worship me."

Jesus said to him, "Away with you, Satan! for it is written, 'Worship the Lord your God, and serve only Him.'"

Now this may have been the *first time* the devil would use this bait and the fish would not bite! The devil has always had success charming and persuading humanity with the sweet pleasures and bright options in the world! The "kingdoms and all their glory" are attractive and hard to turn down for any of us! We can be envious people! There's a part of us that is *restless* until we have more of the more that's to be had!

The Bible says: **Teach those who are rich in this world not to be proud and not to trust in their money, which is so unreliable. Their trust should be in God, who richly gives us all we need for our enjoyment.** (1 Timothy 6:17)

The devil knows that most of us won't fall for the headline temptations that destroys others! I'm talking about theft, murder, greed, affairs and divorce and drugs. Most of us won't have much trouble with those. But the devil can ruin the Kingdom of God on earth by creating financial chaos for the people of God!

Let's take a look at one more Bible passage:

1 Timothy 6:6-8

True godliness with contentment is itself great wealth. After all, we brought nothing with us when we came into the world, and we can't take anything with us when we leave it. So if we have enough food and clothing, let us be content.

**If we have *enough* food and clothing, let us be what? Content.**

How much food and clothing? *Enough.*

What is your "enough"?

#### IV. The Bible's Solution

##### A. We Need a Heart Change

The Bible is moving the Christian believer to trust God in *all things!*

How do you think we're doing in that?

The Church talks about your witnessing and sharing! We talk about your giving and tithing! We talk about serving with your gifts in ministry teams and taking time to meet together in study groups in order to learn and encourage each other to be faithful in a world of deception ...And if we're not being faithful in any of this – how will God know that you're a person of faith?

We need a heart change!

Although we receive a changed heart when we accept Christ as our Savior, in a sense we need a "heart change" every morning. Each morning we want to renew our submission to God as the heart of worship! (Rick Warren) We give ourselves to Him not out of duty but **because He**

**first loved us!** And so we want to pray, “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.”

### **B. We Must Allow Christ to Work in Us**

The second solution from the Bible is understanding that Christ works in us as we seek first His kingdom and strive to do His will. As we express a greater desire for God we begin to sense a higher calling to a genuine faith – which is a call to simplicity, faithfulness, and generosity. We begin to look at ways we can make a difference with our time and talents and resources. By exercising good financial practices, we free ourselves *from debt* so that we’re able to be in God’s mission to the world. *Listen to this:* If God wants to reach out to assist with crisis recovery in the world, He doesn’t plant a money tree in a troubled village. His plan is to use what *you* can offer; what we offer together! It is a test of love and faith.

A KEY to finding financial and spiritual peace can be found in simplicity and exercising restraint. And with the help of God, we can:

- Simplify our lives and ignore the voices constantly telling us we need more!
- We can live counter-culturally by living below, not above, our income.
- We can build into our budgets the money to buy large items with cash instead of credit. We practice restraint by delaying our gratification.
- We can build into our budgets the money we need in order to live generously and faithfully by setting aside funds for recreation, vacation, retirement, and assistance.

I want to adopt a habit that came from Doris, a faithful member of our congregation. She kept an envelope in her purse where she tucked away a portion of her income for those unplanned needs she might discover with someone who was struggling.

It will take time for some of us. That’s okay. The key is that we *start* to get our finances in order. John Wesley, the father of the Methodist Church, was convinced there is a connection between our spiritual formation and the way we relate to money. The starting place for the Christian begins with the conviction that God entrusted us with financial and physical resources (1) to meet our needs and (2) to allow us to take part in God’s outreach to love others! But we can tie up the wealth of God’s grace and love with our own indebtedness!

When we acknowledge God as a great Giver, we are able to allow God to be Lord of our finances and our entire lives and experience the spiritual freedom and joy that God intends for us!

So in these weeks ahead we will continue to examine what it takes for a simpler life, a life of joy – that includes generosity.

And again, I’ll repeat something with which I began: Whether the Lord teaches about the pearly gates of heaven, or the importance of forgiving others, or how we can love our neighbors in a practical way, or find the courage and faith to say “Yes” to God in serving, or living a simpler life through giving and sharing – He’s not just going after your money, but after your whole heart! A God we worship, trusting that He is loving, caring, and active ...we call *Father*.

Do you want to make a difference in the world?

**INVITATION:** It may be that you’re having trouble getting focused on the higher calling to which you were created because of the demands, the stress, or financial troubles in your home.

There are two different things you may need to do:

1. Confess your need to get your affluenza or credit-itis under control. We mean, step back from purchasing things that aren't necessary!
2. Ask God for help to manage your current financial condition! It may be from decisions made a long time ago that you've been treading water a long time just to keep from drowning. After you pray for new opportunities that may be learning opportunities, say "Yes!" with a grateful heart and take advantage of the learning!

Then regardless which of these first two steps you may take, commit yourself to a new strategy of simplicity and generosity with a heart of love!

One way to put that in action is how you plan for Christmas. A lot of families feel foolish over the excesses we take with gift giving, realizing that we are losing the simplicity of the season's real meaning. One way to pare down the spending frenzy is to limit gift-giving to three items for each recipient, reflecting the amount of gifts Jesus received from the wisemen.

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

<sup>2</sup> "Credit Card Debt Statistics," by Mark Brinker, August 2008; [www.hoffmanbrinker.com/credit-card-debt-statistics.html](http://www.hoffmanbrinker.com/credit-card-debt-statistics.html).