



HAS THE AMERICAN DREAM BECOME A NIGHTMARE?

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Remember when you used to sit in classes, either high school or college, and dream about your future and the American Dream becoming a reality in your life? Your shiny sports car, house, vacations, etc? I do.

In his excellent book, *Money Grows on Trees*, Christian business man, Alton Howard wrote this sage observation about how the American Dream may turn into a nightmare:

“The American Dream comes true at the early age of 24:

- A beautiful home—financed with a 30-year mortgage.
- Beautiful furniture—financed on a 48-month plan.
- Modern appliances—financed on a 48-month plan.
- Two cars—financed on two 48-month plans.
- Vacation cabin on the lake—finances with a 15-year mortgage.
- Boat and trailer—financed on a 36-month plan.
- A fur coat—financed on a 36-month plan.
- A handful of credit cards available to buy gas and lodging for the annual credit-card vacation.” (pp.19, 20, 1991, Howard Pub. Co., West Monroe, LA).

Is it any wonder that the number one issue in most marriages centers on finances? Why should we be surprised to find major stress associated with money issues in the home; especially among ministers who usually don't make enough to begin with?

We live in a commercial world designed to create unhappiness in us if we don't have the latest and best. We are being convinced that we “deserve” to have what everybody else has; it is our entitlement as Americans.

I once heard a speaker say this cutting remark about preachers: “You can get any preacher you want if you will offer him a substantial raise in pay.” I hope this isn’t true!

As ministers of the Gospel of Christ, we must remember that approximately 25-percent of Jesus’ teachings related to stewardship issues. Our charge is to be faithful in our stewardship; especially relating to finances.

What does your financial picture look like right now? Is it causing stress in your life and in your family? Are you living above your means; paying off one credit card bill with another credit card?

One of the goals of the **Jeremiah Institute** is to present materials and seminars that will help the busy minister, or anyone, properly manage finances. Our goal is to pursue God’s dream for our lives; knowing it won’t turn into a nightmare. I invite you to return often for these helps.

Oh yes, go to our CONTACT icon and answer this question: Why do ministers have such a difficult time managing their finances? Thank you.