
MONEY MATTERS - ATTITUDE

STUDY NOTES FOR CARE GROUPS (1 Timothy 6:4-10)

The following are resource questions that you can use with your Care Group for discussion. They are based on the sermon preached on Sunday, April 11, 2010, by Dr Arnold Wong at the Grace Baptist Church, Singapore. The sermon is available online at <http://www.gracebap.org.sg/worship/series.html>.

April 11, 2010

The sinking of the Titanic on April 15, 1912, cost over 1,500 people their lives. Yet the whole disaster was avoidable. The day before, the giant ship had received six warnings about dangerous ice ahead. The last radio signal sent to the Titanic was answered curtly, "Shut up! Shut up! You are jamming my signal!"

The radio room was busy with far more pressing concerns – sending messages ahead to Cape Race to arrange chauffeurs and baggage pickup for wealthy passengers. If only someone had heeded the warnings.

But nobody suspected that the mighty ocean liner with its enormous engines and polished decks, its glistening chandeliers and exquisite foods, was heading towards calamity. Nobody considered that the well-crafted ship and the well-appointed passengers were vulnerable to circumstances they could not foresee.

Money blinds us to the truth of life's insecurities. We cling tenaciously to its promises of happiness; we depend on it for our sense of well-being, our place in the social order. That dark night when the Titanic took on water, some people rushed about its decks seeking a way to escape. Others sold their seats in a lifeboat for cash.

Many people also flounder and drown spiritually. In spite of Scripture's warnings, they plough ahead as though they were exceptions to God's rule that focusing on money leads a person into temptation and ruin.

The best conclusion we can make about money is that we must keep it in its place. It can be used for Christ's glory, but it cannot bring true happiness and meaning. Money is to be held loosely; our reputation is to be made on goodness to God and others, not on the accumulation of goods.

On April 15, 1912, those who sold their place on a lifeboat for a bit of cash took it with them to a watery grave. Money can buy many things, but it cannot save a life or a soul (Matthew 16:26).

Today, our entire culture is built upon the accumulation of wealth and material possessions. It determines the success or failure of presidents. It is the foundation of free enterprise, the principle behind our system of credit cards and debt, banking and loans. It is what drives advertising, music, entertainment, and sports industries. Materialism and personal wealth are hammered into our thinking every day all day long.

Even among believers, our view of money is dictated, not by Scripture, but by our own expectations, our desires and the voice of our culture. We convince ourselves through intricate reasoning that possessions and money do not have a hold on us but that they are necessary. As Benjamin Franklin observed, "Reason is a wonderful thing because one can always find a reason for whatever it is that one wants to do."

Verse 10 is one of the most misquoted texts in the Bible. It does *not* say, as popular wisdom would have it, that 'money is the root of all evil.' The problem is not money itself, but the love of it, the destructive and all-consuming desire for more.

Simply asking ourselves whether we love money will never uncover the truth. The best way to uncover our view of money is to observe our behaviour:

- ... What drives our decisions?
- ... What prompts our buying?
- ... What concerns underlie our bank account or investments?
- ... What determines our work, promotions, acquisitions, home, and friends?

Paul tells us that success and personal well-being have nothing to do with the rules, crowd adoration, or material prosperity: it is godliness with contentment that is great gain. For Paul, godliness was the entire scope of the faith – correct doctrine combined with new life, truth measured by right living. The spiritual goals and disciplines necessary to progress in Christlikeness are to be the consuming passion of all followers of Christ. This has nothing to do with material wealth or poverty. Material possessions are irrelevant. The human soul was not created to find contentment in the accumulation of stuff. This is a phantom that too many people chase after. Personal peace is found in an intimate relationship with God – this is great gain.

Discussion Questions:

1. Do you ever feel restless or discontent with what you have? If so, why?
2. What is the proper balance between healthy ambition and godly contentment? Can we be at peace in our spirits and still work to get ahead?
3. Has the love of money ever caused you trouble? Do you find money attractive?
4. Discuss the struggles so that we can encourage one another.

Applications:

- Cheque book and credit card records tell a great deal about our hearts and where our treasures are. It might be good to look back over a few months of your Expense Record and see what you love.
- Every good thing comes from God, who is generous to all. We must learn personal contentment in all circumstances.
- Recognize that the love of money and the things it will buy are among the main competitors for our hearts. Be on your guard in this area.