

**The Challenge of Wealth**  
**Xenos Christian Fellowship**  
**Christian Principles Unit 4, Week 6**

**Discussion Questions for *Affluenza***

**1. Shopping Fever**

What is the lure of shopping and material possessions?

What kinds of pressures do you feel to “keep up with the Jones’s”?

**2. Chronic Stress**

How has the work-spend treadmill affected your life? Consider how it has affected your family and your health, but also question the affects that it has had on your spiritual life. Your ability to serve God in ministry, your participation in the body of Christ, and your relationship with God (prayer and bible study.)

**3. Hypercommercialism**

How does advertising influence your values and buying habits?

**4. Material Girls and Boys**

How does it make you feel that corporations are targeting so much advertising at kids?

What are some of the negative affects that we as parents have on our children in this area? What does our behavior and our lifestyle communicate to them?

**5. A Rash of Bankruptcies**

How has debt hindered your ability to serve God and to be a good steward?

How have credit cards made it possible for us to spend beyond our means?

**6. Fractured Families**

How do materialism and other money issues create conflict in your family?

What impact has materialism had on the quantity & quality of the time that your family spends together?

**7. Social Scars**

How has affluenza contributed to the gap between rich and poor?

How has affluenza affected your values in regard to the poor and needy?

**Biblical Response**

**The Theological Problem of Materialism**

•

For My people have committed two evils: They have forsaken Me, The fountain of living waters, To hew for themselves cisterns, Broken cisterns That can hold no water.

Jeremiah 2:13

▪ Idolatry involves two moves:

▪

▪

...Give me neither poverty nor riches; Feed me with the food that is my portion, *that I not be full* and deny you and say, “Who is the Lord?” Or that I not be in want and steal, and profane the name of my God. Proverbs 30:8b-9

...for I’ve learned to be content in whatever circumstances I am. I know how to get along with humble means, and I also know how to live in prosperity. In any and every circumstance I have learned the secret of being filled and going hungry, both of having abundance and suffering need. I can do all things through Him who strengthens me. Philipians 4:11-13

■

Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God who richly supplies us with all things to enjoy. 1 Tim.6:17

For the love of money is a root of all sorts of evil and some by longing for it have wandered away from the faith, and have pierced themselves with many a pang. 1Tim.6:10

- **Materialistic idolatry takes several forms**

■

Now what you want to get clear is that pride is essentially competitive – is competitive by its very nature. While the other vices are competitive only, so to speak, by accident. Pride gets no pleasure out of having something, only out of having more than the next man. We say that people are proud of being rich or clever, or good looking, but they are not. They are proud of being richer or cleverer or better looking than others. If everyone else became equally rich or clever or good looking there would be nothing to be proud about. It is the comparison that makes you proud: the pleasure of being above the rest. C.S. Lewis, *Mere Christianity*, pp. 109-110

■

Amassing wealth (Luke 12:15-21; Matt.6:19-21)  
Amassing possessions that “protect us” (Ps.33:16-17; Isaiah 22:8b-14)

■

Stimulation (Isaiah 5:11-12)  
Relaxation (Amos 6:6-7)  
Insulation (Isaiah 5:8)

## **The Theological Solution to Materialism**

●

*No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and wealth.* For this reason I say to you, do not be anxious for your life, as to what you shall eat, or what you shall drink; nor for your body, as to what you shall put on. Is not life more than food, and the body than clothing? Look at the birds of the air, that they do not sow, neither do they

reap, nor gather into barns, and yet *your heavenly Father feeds them. Are you not worth much more than they?* And which of you by being anxious can add a single hour to his life's span? And why are you worried about clothing? Observe how the lilies of the field grow; they do not toil nor do they spin, yet I say to you that not even Solomon in all his glory clothed himself like one of these. But *if God so clothes the grass of the field, which is alive today and tomorrow is thrown into the furnace, will He not much more clothe you?* You of little faith! Do not worry then, saying, 'What will we eat?' or 'What will we drink?' or 'What will we wear for clothing?' For the Gentiles eagerly seek all these things; for *your heavenly Father knows that you need all these things.* But seek first His kingdom and His righteousness; and *all these things shall be added to you.* Therefore do not be anxious for tomorrow; for tomorrow will care for itself. Each day has enough trouble of its own. Matt 6: 24-34



*Do not lay up for yourselves treasures upon earth,* where moth and rust destroy, and where thieves break in and steal. But *lay up for yourselves treasures in heaven,* where neither moth nor rust destroys, and where thieves do not break in or steal; for where your treasure is, there will your heart be also. The eye is the lamp of the body; so then if your eye is clear, your whole body will be full of light. But if your eye is bad, your whole body will be full of darkness. If then the light that is in you is darkness, how great is the darkness!  
*But seek first His kingdom and His righteousness;* and all these things shall be added to you. Matt 6: 19-23, 33

## God's redemptive agenda applied to our possessions.

- In America we have a perception problem.
  
- Try these handy tips for beating Affluenza!
  1. Before you buy, ask yourself:  
Do I need it? Do I want to dust (dry-clean or otherwise maintain) it? Could I borrow it from a friend, neighbor or family member? Is there anything I already own that I could substitute for it? Are the resources that went into it renewable, or non-renewable? How many hours will I have to work to pay for it? (Note: Before you do this, you may find it useful to figure your real hourly wage. Take your annual net income and subtract your work-related costs like clothing, transportation, childcare, parking and lunches out.
  2. Avoid the mall. Go hiking or play ball with the kids instead.
  3. Figure out what public transportation can save you (time, money for gas and parking, peace of mind).
  4. Become an advertising critic. Don't be sucked in by efforts to make you feel inadequate so you'll buy more stuff you don't need.
  5. Volunteer for a school or community group.
  6. Splurge consciously. A few luxuries can be delightful, and they don't have to be expensive.
  7. Stay in -- have a potluck, play a game, bake bread, write a letter, cuddle a loved one.
  8. Make a budget -- know how much you are earning and spending. Each dollar represents precious time in your life that you worked. Are you spending money in ways that fulfill you?
  9. Pretend the Joneses are the thriftiest, least wasteful people on the block. Then try to keep up with them.
  10. For even more ideas, watch **Affluenza**.

**Then add,** If I were to decrease my spending, how could God use those resources to further his purposes?

Concluding questions:

- Am I making a distinction between needs and wants?
- Do I feel secure in God's promise to provide that I regularly and generously give to God's work?
- Do I realize that greed can destroy my spiritual vitality?

■

1. Budgeting

2. Savings-

- a) Emergency Fund
- b) Down payment for house
- c) Major purchases

3. Debt

*Proverbs 22:7- The borrower becomes the lender's slave.*

- It presumes that future income will fund today's life-style.
- It's very deceptive- easy to get into, but difficult to get out of.
- There are consequences including the stress, family difficulties, may limit our ability to give or minister (e.g. missions field).

What should I do if I'm really in debt and having a hard time meeting my monthly payments?

- Cut up your credit cards.
- GIFT or Consumer Credit Counseling.

4. Retirement- How do I decide what to plan for?

- Most secular retirement projection models
- Alternative: What is a simple life-style and how much will that cost? Then...
- What about Social Security?

■

**Remember:**

- 
- 

**Teach them:**

- - 
  -

- 
- 
- 
- 

**1 Timothy 6:17-19\*\*** Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy. 18 Instruct them to do good, to be rich in good works, to be generous and ready to share, 19 storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed.

## CONCLUDING CHALLENGE

"A life lived listening to the decisive call of God is a life lived before one audience that trumps all others--the Audience of One."<sup>1</sup>

"When asked why he was not stung by a vicious attack from a fellow Member of Parliament, Winston Churchill replied, "If I respected him, I would care about his opinion, But I don't so I don't."<sup>2</sup>

General Charles Gordon (a prominent British general) said, "The more one sees of life...the more one feels, in order to keep from shipwreck, the necessity of steering by the Polar Star, that is, in a word, leave to God alone, and never pay attention to the favors or smiles of man; if He smiles on you, neither the smile or frown of men can affect you."<sup>3</sup>

"I live before the Audience of One. Before others I have nothing to prove, nothing to gain, nothing to lose."<sup>4</sup>

### Memory Verses

**1 Tim. 6:9\*** -- living life with the desire and pursuit to get rich is wrong.

**1 Tim. 6:17-19\*\*** -- it is not wrong to be rich; the issue is how we use our wealth.

**Luke 16:9-11\*\*** -- from last week -- Using our money to advance God's purposes will result in gratitude from those our money helped to save. And, God opens doors for more significant ministry (evangelism, discipleship, etc.) when we first properly steward a lesser resource -- money.

### Assignment

From last week: Continue working on Ministry and gift assessments

---

<sup>1</sup> Os Guinness. *The Call*. (Word Pub. Nashville. 1998) p. 73.

<sup>2</sup> Ibid. p. 74.

<sup>3</sup> Ibid. p. 76.

<sup>4</sup> Ibid. p.77.