

**Xenos Christian Fellowship**  
**Christian Ministry 3: Moving Into a Ministry Lifestyle**  
**Week 8 – Loving Through Financial Generosity: Resisting Materialism**

**Introduction**

This week, we continue to consider how to live the “love life” through the management of our financial resources. The Bible equips us to do this by not only supplying us with positive principles for how to do this (Week 7), but also by supplying us with strong warnings against materialism. Let’s begin by looking at one of these warnings . . .

**Profile of a Fool**

**(Luke 12:13-21) And someone in the crowd said to Him, "Teacher, tell my brother to divide the family inheritance with me." 14 But He said to him, "Man, who appointed Me a judge or arbiter over you?" 15 And He said to them, "Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions." 16 And He told them a parable, saying, "The land of a certain rich man was very productive. 17 "And he began reasoning to himself, saying, 'What shall I do, since I have no place to store my crops?' 18 "And he said, 'This is what I will do: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. 19 'And I will say to my soul, "Soul, you have many goods laid up for many years to come; take your ease, eat, drink and be merry.'" 20 "But God said to him, 'You fool! This very night your soul is required of you; and now who will own what you have prepared?' 21 "So is the man who lays up treasure for himself, and is not rich toward God."**

QUALIFICATION: What Jesus isn't saying:

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Why this man was a fool:

- *He believed: "I am the sole owner of my life and possessions."*
  
- *He believed: "My material riches will make me safe and secure."*

**Video: The Wise Investor**

DISCUSSION: What needs do the commercials in the video promise to meet?

- *He believed: "I don't have time to pursue spiritual things."*

## What is materialism?

Materialism is a world view that defines identity, fulfillment, security and success in terms of temporal things.

Materialism is *idolatry*.

**(Col. 3:5) Therefore consider the members of your earthly body as dead to immorality, impurity, passion, evil desire, and greed, which amounts to idolatry.**

**Video: The Persuaders**

Materialism (like all idolatry) is *addictive*.

**(Hebrews 13:5) Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you." 6 So we say with confidence, "The Lord is my helper; I will not be afraid. What can man do to me?"**

Alcoholism	Materialism
<ol style="list-style-type: none"> <li>1. By hitting the bottle, the alcoholic can get a temporary, pseudo-sense that all is well.</li> <li>2. A double-shot of whisky delivers a temporary thrill, but is followed by a corresponding letdown and dissatisfaction.</li> <li>3. The alcoholic never reaches a point where he feels he has finally had enough—he has to constantly feed his expanding habit.</li> <li>4. Alcoholism can interfere with relationships, even making deep relationships and successful family life impossible.</li> <li>5. The alcoholic is often out of touch with his</li> </ol>	<ol style="list-style-type: none"> <li>1. By closing some deals, winning an award, or going on a buying spree, we get a temporary sense that all is well.</li> <li>2. Material advancement can be temporarily exciting, but increased worry and an acute need for more often follow.</li> <li>3. The money-lover can never get enough—every gain suggests possibilities for more gain.</li> <li>4. When materialists destroy their relationships, their families and even their own health, nobody thinks anything of it.</li> <li>5. The materialist believes he is only being prudent, only realizing his potential, only</li> </ol>

problem.	providing a “good life” for his loved ones, only staying out of trouble at work...
6. The alcoholic ignores others' needs and dismisses them as unimportant.	6. The materialist ignores others' needs, and dismisses them as unimportant.

## Materialistic Christians?

“The evidence suggests that faith makes little difference to the ways in which people actually conduct their financial affairs.”<sup>1</sup> The research results revealed that for religious people, there is no conflict between valuing one’s relationship with God and valuing making a lot of money

**(1 Timothy 6:9) But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. 10 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 pierced themselves with many a pang.**

**(Matthew 6:24) "No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money."**

Popular rationalizations include:

- “I may like money, but I’m not a corrupt CEO.”
- “I don’t have a lot of money, so how can I be greedy?”
- “I don’t want to be rich, just comfortable.”
  - The United States generates a Gross Domestic Product (GDP) of \$12,360,000,000.<sup>2</sup>
  - There are 233 countries in the world. Our country’s GDP is greater than the combined GDP of the bottom 210.<sup>3</sup>

<sup>1</sup> “Pious Materialism: How Americans View Faith and Money”, *Christian Century*, March 3, 1993 by Robert Wuthnow. Full text available at <http://www.religion-online.org/showarticle.asp?title=238>.

<sup>2</sup> According to Wikipedia, “A region's gross domestic product, or GDP, is one of the several measures of the size of its economy. The GDP of a country is defined as the market value of all final goods and services produced within a country in a given period of time.”

- The Gross National Income in the U.S. is \$41,400/year. Compare that with the countries below:<sup>4</sup>
    - Haiti: \$390/year
    - Cambodia: \$320/year
    - Ethiopia: \$110/year
    - Berundi: \$90/year
  - Half the world—about three billion people—lives on less than two dollars a day.<sup>5</sup>
  - 20% of the population (in the developed nations) consume 86% of the world's goods.<sup>6</sup>
- Think about how Americans often use terms like “broke”, “starving”, and “poor.”
 

Broke: “I’m temporarily without cash to use for whatever I wish.”

Starving: “I haven’t eaten in three hours.”

Poor: “I only own one car.”

Video: 60 Minutes “Living Large”

- Before you assure yourself that you are unaffected by materialism, consider these questions:
  1. What are your dreams and aspirations?
  2. Who do you admire most? Why?
  3. What kind of advice do you seek about important financial decisions?
  4. How do you habitually spend disposable time and money?
  5. How much debt do you have for non-necessary acquisitions?
  6. How do you view retirement?

### **How to Struggle Against and Replace Materialism**

Jesus rejects materialism and he calls on you to reject it (Lk. 12:15). Deciding to reject this way of life is the first step in escaping the peril of greed.

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<sup>3</sup> CIA World Fact Book (2006 data).

<sup>4</sup> World Bank (2005 data).

<sup>5</sup> <http://www.globalissues.org/TradeRelated/Facts.asp> (2000 data).

<sup>6</sup> Ibid. (1998 data)

But rejecting materialism is not enough. If you try to beat materialism only by rejecting it, you will fail—it is too pervasive and subtle. Unless you replace it with another way of life, you will be drawn back into it.

**(1 Timothy 6:9-11) People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. 10 For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs. 11 But you, man of God, *flee* from all this, and *pursue* righteousness, godliness, faith, love, endurance and gentleness.**

In Lk. 12:22-34, Jesus describes what it looks like to pursue God. It consists of two essential parts...

- Learning to trust God for your material needs (12:22-30)
- Pursuing God's kingdom (12:31-34)

1. Learn to trust God for your material needs.

**(Luke 12:22) And He said to His disciples, "For this reason I say to you, do not be anxious for your life, as to what you shall eat; nor for your body, as to what you shall put on.**

**(Hebrews 13:5) Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you." 6 So we say with confidence, "The Lord is my helper; I will not be afraid. What can man do to me?"**

**(Luke 12:23-30) "For life is more than food, and the body than clothing. 24 Consider the ravens, for they neither sow nor reap; and they have no storeroom nor barn; and yet God feeds them; how much more valuable you are than the birds! 25 And which of you by being anxious can add a single cubit to his life's span? 26 If then you cannot do even a very little thing, why are you anxious about other matters? 27 Consider the lilies, how they grow; they neither toil nor spin; but I tell you, even Solomon in all his glory did not clothe himself like one of these. 28 But if God so arrays the grass in the field, which is alive today and tomorrow is thrown into the furnace, how much more will He clothe you, O men of little faith! 29 And do not seek what you shall eat, and what you shall drink, and do not keep worrying. 30 For all these things the nations of the world eagerly seek; but your Father knows that you need these things."**

- If God provides for lesser members of his creation, he will certainly provide for his own children.

- Anxiety doesn't accomplish anything constructive, so why waste your time worrying?
- Anxiety is understandable for those who don't belong to God—but not for those who are his children.

**Video: Eddie Murphy in “Trading Places”**

What action steps can we take to trust God in this way?

- Don't rationalize material anxiety; judge it as unbelief.
- Recall God's promises & past record of material faithfulness, & thank him for this.
- Resist cultural indoctrination
- Choose to be content
  - Focus on God's will for your life. Discontent focuses on competition.
  - Learn to appreciate what you have. Discontent focuses on what you don't have.
  - Waive illegitimate expectations. Discontent is created by arbitrary expectations.
  - Take your identity from your position in Christ. Discontent draws identity from others. Which column best describes your life?

<b>Being Content</b>	<b>Being Discontent</b>
<ul style="list-style-type: none"> <li>• <i>Issues in happiness and freedom.</i></li> <li>• <i>Frees us to enter deeply into relationships.</i></li> <li>• <i>Frees us to enjoy God and be excited about his purposes.</i></li> <li>• <i>Grows out of a deep-seated belief that our money is a stewardship.</i></li> </ul>	<ul style="list-style-type: none"> <li>• <i>Issues in obsession and misery (whining).</i></li> <li>• <i>Sucks away our emotional energy from relationships.</i></li> <li>• <i>Crushes our zeal for the things of God.</i></li> <li>• <i>Grows out of the belief that our money belongs to us.</i></li> </ul>

- Ask God to meet your present material needs with the above attitude.

## 2. Pursue God's kingdom

**(Luke 12:31-34) "But seek for His kingdom, and these things shall be added to you. 32 Do not be afraid, little flock, for your Father has chosen gladly to give you the kingdom. 33 Sell your possessions and give to charity; make yourselves purses which do not wear out, an unfailing treasure in heaven, where no thief comes near, nor moth destroys. 34 For where your treasure is, there will your heart be also."**

- Invest your time in God's kingdom by:
  - Learning God's Word.
  - Spending time with God in prayer.
  - Building healthy Christ-centered relationships with other Christians.
  - Befriending people who don't know God and helping them come to Christ.
  - Helping Christians grow in Christ—including finding your unique role.

**(Matthew 6:34) "For where your treasure is, there will your heart be also."**

- Invest your money in God's kingdom (12:33).

**Video: "Schindler's List"**

- If you are wealthy, give generously.

**(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.**

### **Conclusion**

Those who invest enough into these things to experience the joy and satisfaction that comes from this way of life are the only ones who escape the peril of greed.

### **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, but the rich do have special temptations and unique responsibilities to use their money to have an eternal impact on people.

### **Assignment**

- **Complete the *Ministry to the Poor Assignment*.**
- **Read the article titled “Catch the Vision” and write a one paragraph summary of what you read.**