# CASH VALUES



5 TOPICAL BIBLE STUDIES FOR SMALL GROUPS AND INDIVIDUALS

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Cash Values
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### » HOW TO MAKE THE MOST OF THESE STUDIES

#### 1. What is a Topical Bible Study?

Topical Bible Studies are a bit like a guided tour of a famous city. They take you on a tour through the Bible, looking at material related to the topic (in this case, money), helping you to know where to start, pointing out things along the way, suggesting avenues for further exploration, and making sure that you know how to get home. Like any good tour, the real purpose is to allow you to go exploring for yourself—to dive in, have a good look around, and discover for yourself the riches that God's word has in store.

In other words, these studies aim to provide stimulation and input and point you in the right direction, while leaving you to do plenty of the exploration and discovery yourself.

These studies are like a tour of a famous city in another sense—they don't hope to look at everything; just the important things. We can't cover in detail everything the Bible says on a given topic, but we do aim to finish our tour without having missed any significant landmarks.

We hope that these studies will stimulate lots of interaction—interaction with the Bible, with the things we've written, with your own current thoughts and attitudes, with other people as you discuss them, and with God as you talk to him about it all.

#### 2. The format

Each study contains five main components:

- sections of text that introduce, inform, summarize and challenge
- a set of numbered study questions that help you examine the Bible and think through its meaning
- sidebars that provide extra bits of background or optional extra study ideas, especially regarding other relevant parts of the Bible
- an 'Implications' section that helps you think about what this passage means for you and your life today
- suggestions for thanksgiving and prayer as you close.

#### 3. How to use these studies on your own

- Before you begin, pray that God would open your eyes to what he is saying in the Bible, and give you the spiritual strength to do something about it.
- Work through the study, reading the text, answering the questions about the Bible passage, and exploring the sidebars as you have time.
- Resist the temptation to skip over the 'Implications' and 'Give thanks and pray' sections at the end. It is important that we not only hear and understand God's word, but respond to it. These closing sections help us do that.
- Take what opportunities you can to talk to others about what you've learnt.

#### 4. How to use these studies in a small group

- Much of the above applies to group study as well. The studies are suitable for structured Bible study or cell groups, as well as for more informal pairs and triplets. Get together with a friend or friends and work through them at your own pace; use them as the basis for regular Bible study with your spouse. You don't need the formal structure of a 'group' to gain maximum benefit.
- For small groups, it is *very useful* if group members can work through the study themselves *before* the group meets. The group discussion can take place comfortably in an hour (depending on how sidetracked you get!) if all the members have done some work in advance.
- The role of the group leader is to direct the course of the discussion and to try to draw the threads together at the end. This will mean a little extra preparation—underlining the sections of text to emphasize and read out loud, working out which questions are worth concentrating on, and being sure of the main thrust of the study. Leaders will also probably want to work out approximately how long they'd like to spend on each part.
- If your group members usually don't work through the study in advance, it's extra important that the leader prepares which parts to concentrate on, and which parts to glide past more quickly. In particular, the leader will need to select which of the 'Implications' to focus on.
- We haven't included an 'answer guide' to the questions in the studies. This is a deliberate move. We want to give you a guided tour of the Bible, not a lecture. There is more than enough in the text we have written and the questions we have asked to point you in what we think is the right direction. The rest is up to you.

#### 5. Bible translation

Previous studies in our Interactive Bible Study series have assumed that most readers would be using the New International Version of the Bible. However, since the release of the English Standard Version in 2001, many have switched to the ESV for study purposes. For this reason, we have decided to quote from and refer to the ESV text, which we recommend.

#### » STUDY 1

### GOD AND MONEY

HRISTIANS HAVE TEND TO something of a love-hate relationship with money. We enjoy what money gives us the power to do and to have, and we recognize it as God's generous gift to us, and yet we have problems with it as well. We struggle with the pull of materialism and greed; we battle to use our money well; we despair at how quickly it seems to slip through our fingers. We remember those old-time ministers who used to preach about the perils of 'mammon', and feel a little uneasy about how much of the mammon we've actually got.

Historically, this love-hate relationship has manifested itself in a variety of attitudes among Christians towards money and possessions. At one end of the spectrum, some have seen money (and lots of it) as God's blessing for the godly person, thus making our bank account something of a barometer of our spirituality. God longs to make us materially rich, it is argued, and it is only our sin and lack of faith that stands in the way.

Other Christians have taken the diametrically opposite view. For them, money contaminates our relationship with God, and only by ridding ourselves of as much money as possible can we ever know God properly. A vow of poverty has been at the heart of many religious orders (such as the Franciscans).

Perhaps neither of these extremes appeals to us very much, but each contains a grain of truth. There are strands of biblical teaching that emphasize the goodness of God and the material blessings that he showers on his people, as well as parts of the Bible that warn of the dangers of money. What should be our attitude towards money? Should we despise money, or be thankful for it, or both? How much of it should we give away, and to whom? And what does God want us to do with the money we keep?

In these five topical Bible studies, we'll look at these sorts of questions. We won't cover everything that the Bible says on the subject—that would require a far longer book—but we will look at some key themes and the implications of those themes for how we deal with money.

In this first study, we'll look at the basic question of how God and money are related. What does God think of money? Is he against it?

Before we do that, however, we need to ask an even more basic question.

#### What is money?

In essence, money is a tangible form of power. It represents the stored ability to do things: the power to walk into a restaurant and have someone cook and serve your dinner; or the power to transfer things from someone else's ownership to yours; or the power to live in a certain place and to a certain standard.

In another sense, money is simply bartering without the goats. It is a convenient mechanism for a society to organize the exchange of goods and services. Because it represents our potential to do or own things, money has become a liquid measure of wealth. In other societies and times (including much of the biblical period), more concrete things were used as indicators of wealth-like the actual amount of gold that you possessed, or the number of sheep and cattle you owned-even the number of wives you had accumulated! We read of Abraham in Genesis 13:2 that he was "very rich in livestock, in silver, and in gold".

Abraham is an interesting case because God did not see his already considerable wealth as any reason not to give him the whole land of Canaan as well. Did God approve of Abraham's riches? What does God think about money generally?

To answer these most fundamental questions, we need to go back to the very beginning and think about creation.

# Read Psalms 24:1, 50:9-12, 104:24-30; Matthew 10:29. **1.** What is God's ongoing relation to his creation? 2. How do you think money fits into this (cf. Hag 2:8; Job 41:11)? Read Genesis 1:26-28, 2:15; Psalm 8. 3. What is mankind's relation to creation, under God? What are our duties and privileges? (Make sure you answer these questions from these passages, not from your general knowledge.) Read 1 Timothy 4:4-5, 6:17. **4.** How should we regard the things in God's world, including money?

THOSE IN CHRISTIAN HISTORY WHO have regarded money and wealth as intrinsically evil have made one serious blunder: they have forgotten that everything in the world, including wealth and possessions, comes from the hand of God.

God made everything. He owns everything and, as Paul says, "nothing is

to be rejected if it is received with thanksgiving" (1 Tim 4:4). Riches and wealth are part of God's creation. He owns them.

Then again, those who talk a lot about wealth and about how God will shower it on his people have made a blunder too. We will come to that one in our next study.

#### » Implications

(Choose one or more of the following to think about further or to discuss in your group.)

• Would you regard yourself as a rich person?

• What criteria would you use for deciding what it means to be 'rich'? Are you rich compared with most of the people in our society? What about compared to most of the people in the world?

• How would you summarize your own current attitudes towards money?

•	What questions	do	you	have	about	how	you	should	use	your
	money?									

#### » Give thanks and pray

- Praise God for creating and sustaining the world and everything in it, including you.
- Thank him for richly providing you with good things to enjoy.
- Ask him to give you wisdom as you use your money so that you will not set your hope on "the uncertainty of riches" (1 Tim 6:17).