

Money

Office Lighthouse Discussion Materials

Money

Chapter 1 - How Much is Enough?

Money is an amazing thing. It can bring out the best and worst of people. Our world tells us to get as much as we can, as fast as we can, you must look out for number one. We also believe that if we have a large enough bank account that most, if not all, of our problems will disappear. The size of our nest egg will determine our sense of security – We don't have to worry about paying our bills and running out of money before the next paycheck. Our world glamorizes the rich and famous, those who are wealthy have “arrived.” They are “somebody” because of the size of their checkbook.

Comment on the above.

Discussion Questions:

- 1) With money, we dream of the future...desire to serve those in difficulty...do good deeds for others. Can we do this without money, if so, how?
- 2) In pursuit of money, we...steal and cheat one another...destroy marriages...ruin careers...even kill others to gain it. Do you have any experience with these negative aspects of money?
- 3) Money is neither good nor bad. Yet, the pursuit of money motivates us, drives us and can even over take us. How can we know if money is in control of us?
- 4) “The 1990s were really a turning point in America’s lifestyle,” says demographer, Martha Farnsworth Riche, former Census Bureau director. “Prosperity changed everything. But this prosperity had a downside: more time behind the wheel and whopping checks every month to the mortgage banker.” Do you concur with this statement? Why or why not?
- 5) The Bible discusses many subjects: for instance there are approximately 500 verses on prayer, fewer than 500 on faith. Surprisingly the bible has more to say about money than almost any other subject – over 2300 verses. Can a book written 2000-4000 years ago be relevant to the handling of money? If yes, why or if no, why not?
- 6) Which of the statements below do you agree with and why?
It is reported that, when John Rockefeller was asked, “How much is enough?” He replied “just one more dollar.” It is not the man who has too little, but the man who craves more, that is poor. (Seneca)

Money

Chapter 2 - You Deserve It!

It's perfectly natural – in fact it's highly desirable – to want to make money and accumulate wealth. Money is power to give your family and yourself the standard of living that they deserve. Money is power to help the unfortunate. Money is one of the means to living life fully. (David Schwartz)

Comment on the above.

Discussion Questions:

- 1) We are bombarded with advertisements each day that tell us we need and deserve the latest gadget, tool, or product. We have worked hard and we should live a little or pamper ourselves. We are entitled to own and have these possessions because we deserve happiness and well being. Do you agree or disagree and why?
- 2) Advertising is designed to create a need in us to buy whatever is being promoted. Sex, glamour, riches are used as the attraction – and if we buy, we will be just like the celebrity who is promoting the product. Do we ever “become” what’s portrayed or are we just “promoted”?
- 3) To be clever enough to get all that money, one must be stupid enough to want it. (G. K. Chesterton) Is there any wisdom in this statement or is it just confusing and why?
- 4) We are told to consider ourselves first – what is in it for me. We are entitled to the good life; and if you don't have it something must be wrong. What is your take on this statement?
- 5) Those who love money will never have enough. How absurd to think that wealth brings true happiness! (The Bible) What is happiness from your perspective?
- 6) What is it that you deserve? Why do you deserve it?

Money

Chapter 3 - Blessing or Responsibility

Increased wealth /money often becomes our pursuit when it is viewed as a “blessing”. It is believed to offer freedom and opportunity. We seek this blessing by wishing, daydreaming, or even praying for it. Yet, is this the truth or a myth? At a minimum, increased resources are an increased responsibility.

More resources can give you more options to pursue. Although for many, this wealth leads to increased possessions which in reality are increased entanglements. We are possessed by what we own.

Comment on the above.

Discussion Questions:

- 1) “The rich swell up from pride, the poor from hunger.” (Sholom Aliechen) What are your thoughts on this quote?
- 2) Is having wealth / money a worth while goal? Why or why not?
- 3) What are the increased responsibilities of wealth from your prospective?
- 4) Prosperity depends more on wanting what you have than having what you want. (Geoffery F. Abert) What is your idea of prosperity?
- 5) “Blessed are the meek, for they shall inherit the earth.” (The Bible) What are your thoughts on this quote?
- 6) Do you perceive that “having more” is a blessing or a responsibility? Why?

Money

Chapter 4 - Debt

Debt is defined as “money or property which one person is obligated to pay another”. This includes credit card payments, loans, car notes, and home mortgages. Debt often comes with having an attitude of ‘buy now and pay later’. We are in a instant society and our desire to have it now leads us to decisions that can have a negative impact on our future. Debt is a product, often times, of discontentment which is the objective of most advertising.

Comment of the above.

Discussion questions:

- 1) Are you in debt? What pressures does it cause?
- 2) Personal consumer debt increases at the rate of \$1,000 per second and the debt has reached 23% of the average person’s take home pay – not including the home mortgage. (Crown Ministries Study) How do you view this comment?
- 3) We have so much personal debt in our country that the average person has been described as someone driving on a bond-financed highway, in a bank-financed car, fueled by charge card-financed gasoline going to purchase furniture on the installment plan to put in his savings-and-loan financed home. Can you relate or do you see this in others?
- 4) A recent Gallop poll found that 56% of all divorces are a result of financial tension in the home. Have you experienced this? How can a couple deal with this other than divorce?
- 5) “Just as the rich rule the poor, so the borrower is slave to the lender.” (The Bible) How do you feel about this statement? Are you a slave to anything?
- 6) Debt never is the real problem. It is symptomatic of the real problem: greed, self-indulgence, impatience, fear, poor self-image, lack of self worth, lack of self-discipline, or something else. (Ron Blue) What has been the reason for your debt?

Money

Chapter 5 - Giving

Giving is a matter of the heart – it is an act of kindness and generosity to meet the needs of others. Giving may involve money, but can also be of our time or talent. Giving from the world’s perspective often involves recognition, a name on a building, or having control and influence over the recipient. Giving often has an ulterior motive.

Comment on the above.

Discussions Questions:

- 1) Do you enjoy giving? Why or why not?
- 2) “It is not what we take up, but what we give up, that makes us rich.” (Henry Ward Beecher) What are you willing to give up and what are you not willing to give up?
- 3) “Life begets life. Energy creates energy. It is by spending oneself that one becomes rich.” (Sarah Bernhardt) Is your life energized? If so by what? Are you spending your self, if so on what?
- 4) “Not he who has much is rich, but he who gives much.” (Erich Fromm)
How would you define “giving much” and “rich”?
- 5) “It is possible to give freely and become more wealthy, but those who are stingy will lose everything. The generous prosper and are satisfied; those who refresh others will themselves be refreshed.” (The Bible) Do you have a comment on this?
- 6) “A true giver loves to act without recognition or reciprocity.” (Unknown) Is this something you are able to do? Why or why not?

Money

Chapter 6 - Security

Security, in essence, is the absence of fear, worry or anxiousness. One may feel secure with a large stock portfolio, real estate holdings or a sizable bank account. What if the market crashes or the real estate market devalues? How do you feel? What are you holding on to? Worry and fear invariably set in.

Comment on the above.

Discussion Questions:

- 1) From your perspective what have you believed would bring security? Has it worked?
- 2) “If money is your hope for independence you will never have it. The only real security that a man will have in this world is a reserve of knowledge, experience, and ability.” (Henry Ford) Do you agree or disagree and why?
- 3) “It is only the humble who can be truly secure.” (Unknown) Why would this be true or not true?
- 4) “The things that will destroy America are prosperity at any price, peace at any price, and safety first instead of duty first and love of soft living and the get-rich-quick theory of life.” (Theodore Roosevelt) Do you have any thoughts on this quote? Is security a factor here?
- 5) “People who work hard sleep well, whether they eat little or much. But the rich are always worrying and seldom get a good night’s sleep.” (The Bible) Can you relate to this, if so how and why?
- 6) “If my hope is in myself or in others, I must ask myself---will they always be able to perform? Will they never let us down? If my hope is in the abundance of resources – will it last or always be there?” How would you answer these questions?