

## **KEY VERSES FOR REFLECTION:**

### **Matthew 6:19-24**

"Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.

"The eye is the lamp of the body. If your eyes are good, your whole body will be full of light. But if your eyes are bad, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness!

"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.

### **1 Timothy 6:6-10**

But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. 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. 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.



## **LIVING IN A MATERIAL WORLD\* (Selected Scriptures)**

**Definition of Margin:** *The space between my current activity and my limits.*

### **Review: Commit to live with margin.**

1. Live on a percentage of what you earn.
2. Establish % for saving.
3. Establish % for giving.

### **Be content with the remaining.**

1. Your material dealings reveal your internal loyalties.
2. Your baseline determines your level of satisfaction.

Myth: Godliness produces financial gain.

Truth: Godliness plus contentment produces something superior to money.

\* 6th message in the Margins Series, by Pastor Tim Hawks.  
CDs of this message (08/23/09) may be purchased at the  
Media Center or listened to online at [www.hcbc.com](http://www.hcbc.com).



**Set aside time during your week (add some margin!) to reflect on the following questions. This can be done individually, with your family, or in a small group.**

1. How would you describe your current approach to spending? Do you feel happy with where you are? Do you long for better opportunities and things that additional money could purchase? What are those things?
2. Read over Jesus' words in Matt. 6:22-23. How does our attitude toward things and our appetite for things reveal what's really going on inside us? What does it reveal about you?
3. Paul warns Timothy of the danger of being too fond of material things. What are some of the "temptations, traps, and foolish desires" associated with this? Have you ever experienced some of these?
4. Why is the baseline of basic needs so important in contentment? What are some practical ways you could begin to celebrate God's provision of your basic needs?

## **Exercise: Practical Application**

Sit down with your family or group of friends and discuss the attitude toward money that your parents had and how that compares to your attitude today.

Go through your list of possessions and label them as below the baseline (needed for basic survival) and above the baseline (extra blessings). Celebrate the items that are above.

Evaluate whether your current spending is providing you with true financial margin. If not, what could you eliminate?