

Making Change

EPISODE FOUR



Organic Anti-Perspirant

Spending

In a world where there can be thousands of advertising messages and images bombarding our senses every day, we are constantly advised as to where we should be spending our money. Messages tell us “you don’t have enough” and sometimes even “YOU are not enough.” They tap into our deepest longings, fears, and insecurities. Ads can lead us to think, “I need to have a life like that,” and influence us to buy their products in pursuit of that lifestyle.

Retail therapy is a term even young teens can understand. Buying things for ourselves can make us feel good. It is a great challenge to manage our money wisely, and to make our spending reflect our faith and priorities. Money, a neutral commodity, can be used for good and for harm, depending on our choices and priorities. Sometimes our money can do harm, even with our best intentions in mind. We can fund multinationals that support arms production, or support companies that keep their workers in substandard working conditions.

Conscious consumers have a big job to do, researching and deciding how to make ethical shopping choices. What are your priorities when you shop? To get the best deal? To make sure that your money is supporting fair working conditions? To buy used items that are more affordable? In our society, we are encouraged to spend—that it’s good for the economy to do so. This session will delve into the specifics of spending, and will challenge group members to evaluate how they can make changes, even small, in their money management.

Opening

Talk about the stores that you visit on a weekly basis. Why do you choose these stores? What do the things you buy say about you and your priorities?

Scripture

Matthew 13:44-52 (buy the field to get the treasure); 1 Timothy 6:9-11 (love of money is the root of evil); 1 Timothy 6:17-18 (advice to the rich)

Video

Watch the "Spending" video. www.makingchange.ca/episode-4

Discussion

General questions

1. Where do you choose to spend your money? Do you think about the worker's factory conditions when you make a purchase? How could you be better informed about the companies that your money is supporting?
2. Do you consciously purchase locally produced items, or do you buy whatever is cheapest?
3. How do advertisements affect your spending? What marketing campaigns have been successful recently? Why?
4. Talk about budgeting. Do you budget? How do you decide how much to budget, and what items to include in a budget?
5. Are you a saving or spending person by nature? For instance, if you got Halloween candy as a child, did you eat the candy right away or save it until Easter? Do you save papers and other paraphernalia, thinking they may be of use some day? Are you a purger or a packrat? Do these tendencies flow into the way you use money?

Questions related to the video

6. Consider the opening quotation by James W. Frick in the video: "Don't tell me where your priorities are. Show me where you spend your money and I'll tell you what they are." What do you think?
7. Terry asked callers, "Would you rather buy Little Abby's Mustard for \$7.00 or no-name mustard for \$2?" How do you make decisions about the brands you buy? What do you take into consideration when you buy a product?
8. Terry and his sister Alison have very different spending habits. Which person can you relate to best?
9. Sandy was interviewing Rashmee outside of a big box store. Sandy had purchased her scarf at Ten Thousand Villages, a store where artisans are fairly paid for their wares. ~~What do you think about their conversation?~~

Questions related to scripture

10. Read the parables in Matthew 13:44-52. What do these have to say about buying something of worth?
11. 1 Timothy 6:9-11 reads that “the love of money is a root of all kinds of evil.” (NIV) What do you think of this idea?

Prayer

Read this prayer together, taking time to name various blessings out loud.

God of abundant life, thank you for the many blessings you have given to us. *[Group members name various blessings out loud.]* You shower us with more than we ask or imagine. May we be generous to others in return for your generosity. Amen.

Next Steps

- To continue this conversation around money and making change, invite a representative from Mennonite Savings and Credit Union, Mennonite Foundation of Canada, Mennonite Church of Eastern Canada, MEDA, Max Canada Insurance, or Mennonite Church Canada to talk to your group about the intersection between money and faith.
- As an alternative activity, have your group try the “Timbits Economics” exercise found on the Mennonite Foundation of Canada website.
- Talk about next steps as a group. How has the Making Change series influenced you? What small steps can you take to make change in your money management in the short-term? What steps could you take to make change in the ways that you use money on a long-term basis?
- Give us feedback! Visit www.makingchange.ca and let us know what you thought of this series. What additional resources would you like to see? We’d love to hear from you!