

The Joy of Less

Finding contentment in moderation & generosity

Small Group/Devotional Guide

Give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, 'Who is the Lord?' Or I may become poor and steal, and so dishonor the name of my God.

—Proverbs 30:8b-9

“Because we lack a divine Center our need for security has led us into an insane attachment to things. We really must understand that the lust for affluence in contemporary society is psychotic.... We crave things we neither need nor enjoy.”

–Richard J. Foster

“Many of us actually believe that we can barely get along on the thirty-five, forty-five, or sixty thousand dollars that we make each year. We are in an incredible rat race. When our income goes up by another \$2,000, we convince ourselves that we need that much more to live—comfortably. How can we escape this delusion?”

–Ronald J. Sider

Introduction

The Little Shop of Horrors, a cult film classic of the 1960s, was remade as a quirky musical starring Steve Martin in the '80s. It tells the fantastical story of an unusual plant named Audrey that feeds on human blood.

The plant's owner is shocked when he discovers what's on Audrey's menu, but to satisfy the plant's demand to be fed—yes, it talks too—he lances his fingers and lets a few drops of blood fall into Audrey's "mouth," naively thinking this will satisfy her.

The next day, though, Audrey is four times bigger, and still demanding, "Feed me!" In a fright, the owner runs off into the night, accidentally kills a man, and then figures he'll make the most of a bad situation by feeding the body to Audrey, saying, "I can't imagine she'll want any more."

The next day, Audrey is bigger than ever, now almost filling the room where she's kept, and is still demanding, "Feed me!" Body after body goes into Audrey's maw in a vain attempt to satisfy her insatiable appetite, but the more she's fed, the more she wants, with horrific results.

In the several film and theatrical versions of the story, all this is handled comically, but for Christians it illustrates a disease that is pandemic in our Western consumer culture. To put it simply, we are Audrey.

We've grown up in a culture that preaches gluttony and worships possessions. We've been conditioned to respond favorably to phrases such as "new and improved" and "buy now, pay later" and we insist on being constantly fed regardless of the cost or how bloated we've become.

We're bombarded with TV commercials such as the one that indignantly asked viewers, "How many decades did we have to wait for a phone in any color other than black?" while the "Dead Man's March" played in the background. That's how bloated our appetites and how perverted our sense of priorities have become. We really believe we're being cruelly impoverished if we're denied even the most trivial, self-indulgent luxury.

Though we are among the wealthiest people ever, we still chant "Feed me!" Meanwhile, our gluttonous appetites condemn others around the world to poverty. The average American child consumes as much as 20 children in India. The average American adult consumes as much energy as 60 Indian adults. Americans represent 6 percent of the world's population, but account for 33 percent of its energy consumption. This huge demand for finite resources drives up prices so we get the tragic phenomenon of Third World laborers starving in the midst of abundant resources they have worked to produce but can't afford. Worst of all, our need for material satisfaction limits what we can accomplish for God's kingdom by depleting our resources and enticing us away from what really matters.

If there was ever a part of our lives in desperate need of being brought under the control of the Holy Spirit, and conformed to a scriptural model, surely this is it.

THIS STUDY GUIDE represents a second attempt at crafting a useful introduction to the discipline of Christian Simplicity, suitable for Christian adults. My initial attempt was based entirely on the excellent book *Freedom of Simplicity* by Richard J. Foster, which was the accompanying text for the study. While this book contains a wealth of insight, many of those who read it in connection with the original study found it hard to digest. Feeling that the discipline of Christian simplicity remained an underappreciated and very timely topic, I felt moved to make it more accessible by revising my earlier attempt at a study guide, simplifying the readings without, I hope, sacrificing the value of many of the ideas presented by Foster, for which I remain indebted.

This second guide is self-contained. No accompanying text is required, and the daily readings are much shorter. The new format follows that of my group study/devotional guides on the topics of worship, submission, and stewardship.

In addition to making the text easier to read, this second approach to the subject of simplicity links it to the Christian virtue of generosity. Once we begin to live more modestly, we are freed to use our resources to bless others rather than to gratify our own cravings and addictions. If we practice simplicity without the associated virtue of generosity, we will still enjoy the blessings of a less strenuous, frantic lifestyle, but we will fail to be a blessing to others in turn. God's call upon us to be good stewards of the resources he's given us, and to carry one another's burdens, requires that we look beyond ourselves and consider the needs of others.

This is especially true for us at Grace as we strive to give birth to our vision of the future, which includes a new facility that will enable us to extend our reach into the community and to pass on a priceless heritage to future generations—thus carrying on the work begun by those who preceded and blessed us. It's a big vision that will require us to reconsider our priorities and maybe question some long-held assumptions about mission, money, spending, and generosity. It's my hope that this devotional guide will help you sort out these issues and enable you to respond to our upcoming capital campaign in a way that honors God and that you can personally feel good about.

THE FOLLOWING LESSONS are suitable for both small group study and for individual reading and devotions. In the case of small groups, each participant should complete the daily readings individually, then convene for a weekly group session. Following each commentary there are one or more discussion questions, and room to write down a few comments. Group leaders should **not** attempt to answer all the questions during their time together. Enough questions are provided to allow groups some flexibility to focus on those few that are most pertinent or interesting to them.

Peace,
Bruce Heydt
Director of Adult Discipleship Ministries

Part One: Rich Men, Poor Men

Day 1: One Thing

Scripture: Matthew 6:31-32

“Do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ For the pagans run after all these things, and your heavenly Father knows that you need them.”

The Big Idea:

A simple life is a focused life, not a pampered one.

Commentary:

A few years ago I read a letter to the editor of a local newspaper about a magazine called *Real Simple*, which claims to offer advice on ways to simplify its readers’ lives. The magazine, the writer pointed out with evident scorn, was chock full of ads for digital cameras, exotic jewelry, expensive make-up, fancy cars, and even a personal chef who would come to your house and prepare your meals for you.

These days, “simplicity” has become big business; but it should hardly be necessary to point out that this is not the Christian concept of simplicity—in fact, the two are nearly opposites. To Madison Avenue, simplicity means having servants to perform distasteful tasks for you, or buying gadgets that will do everything from close your car windows automatically to allow you to shop from the comfort of your own home.

In contrast, the Christian concept of simplicity is more consistent with the response the newspaper editor offered to the confused letter-writer: “Simplicity doesn’t involve spending a lot of money on things you don’t need, usually don’t truly want and often can’t afford.

“Simplicity is not dependent on the abundance of material goods; it searches for meaning beyond the material. Many of us have started to realize that it is not what we own that makes us happy, and that having too much stuff distracts us from what is real and important to us.”

True biblical simplicity is liberating. It frees us from what Richard J. Foster calls, “the tyranny of things.” We are no longer controlled by the need to “get ahead,” “keep up with the Joneses,” or “win the rat race.” We are freed to focus on the things that truly matter—the things that really can bring us happiness and fulfillment—and lay the rest aside.

In the movie *City Slickers*, the curmudgeonly cowboy Curly had a biblical outlook on life that he shared with the weekend warrior Mitch:

Curly: “You city folk, ...you spend about 50 weeks a year getting knots in your rope and then you think two weeks up here will

untie them for you. None of you get it. Do you know what the secret of life is? One thing. Just one thing.”

Mitch: “That’s great, but what’s the one thing?”

Curly: “That’s what you gotta figure out.”

For the Christian, Christ Jesus is the One Thing. Everything else that we try to tack onto our lives to bring us contentment has just the opposite effect, because it gets between us and our One Thing. It distracts us from our true focus and complicates our lives. We become frantic, like a juggler trying to keep too many balls in the air.

In this study we’ll consider what the Bible has to say about the consumer mentality that has overwhelmed the modern age and consider whether there is a better way to order our lives. We’ll reflect on some of the horrendous consequences of our consumer lifestyle, and then examine some practical suggestions for ways we can simplify our lives and re-center our attention on that One Thing that really matters.

The discipline of simplicity, as Richard Foster notes in his excellent book, *Freedom of Simplicity*, is not itself a simple subject, and not easily put into action, but I hope that many of you will seriously consider these ideas, both for the sake of your own lives and families, as well as for the sake of the world that our greedy consumer lifestyle affects in destructive ways.

Challenge Yourself:

What would you say has been the One Thing that has motivated your decisions and your lifestyle up to this point? Be honest with yourself.

Are you satisfied that your One Thing is what’s truly most important, or do you need to reconsider some priorities?

Notes:

Day 2: How Much Is Enough?

Scripture: Ecclesiastes 2:11

When I surveyed all that my hands had done and what I had toiled to achieve, everything was meaningless, a chasing after the wind; nothing was gained under the sun.

The Big Idea:

The assumption that we can find contentment by acquiring more and more is nearly universal, yet is contrary to actual experience.

Commentary:

Everyone can recite the truism that money can't buy happiness, but our lifestyle is proof that we don't really believe it. And after all, it seems sensible to suppose that we'd be happier living in a big house than a small one; driving a new luxury car rather than a used sub-compact; wearing designer clothing rather than faded hand-me-downs; and in general enjoying a life of "muchness" rather than self-restraint.

But our everyday experiences provide ample evidence that the philosophy of "more is better" not only doesn't bring satisfaction; it often leads to misery in the forms of stress, jealousy, overwork, neglect of family, and arguments over priorities and spending habits.

Yet the truth that money can't buy happiness is so counter-intuitive it doesn't easily sink into our consciousness. Writing for *Money Matters*, Suze Orman downplayed recent studies indicating that money isn't a major factor in determining happiness. She made her argument by asking her readers, "Wouldn't you be more happy if you didn't have to worry about paying bills?" And "Wouldn't you be happier if you could afford to save more money?"

By asking these questions, Orman seems to be assuming that not being able to pay your bills and not being able to save results from not having enough income, and that having just a little bit more will solve the problem, but that's not typically the case. The problem that so many of us struggle with it not that we don't have enough income, it's that we don't know how to spend it wisely. John D. Rockefeller, one of the richest men in all of human history, was once asked how much money is enough. He answered, "Just a little bit more." Until we overcome our self-centered, self-indulgent nature, we'll always feel like we need a little more to bankroll our extravagance, and we'll be unhappy because no matter how much we gain, it will never be enough to satisfy us.

In answer to Suze Orman's question of whether we wouldn't be happier if we had money to pay our bills, consider the example of some people who had more than enough. In *Success, Motivation and the Scrip-*

tures, William H. Cook describes a meeting in 1923 of a group of business tycoons. Together these men controlled unthinkable sums of wealth, and for years the media had trumpeted their financial triumphs. On this day in Chicago they assembled to celebrate their mutual success. Dr. Cook relates what happened to these men in the years that followed.

Charles Schwab, the president of the largest independent steel company, lived on borrowed money the last five years of his life and died penniless; Richard Whitney, the president of the New York Stock Exchange, served time in Sing Sing prison; Albert Fall, a former Presidential Cabinet member, was pardoned from prison so he could die at home; Jesse Livermore, the greatest bear on Wall Street, committed suicide; Leon Fraser, president of the Bank of International Settlement, committed suicide too; Ivan Krueger, head of the world’s biggest monopoly, also committed suicide.

If money could buy happiness, these men should have been delirious with joy. So what happened? Could it be that acquisitiveness, like any other addiction, only leads to an ever-greater dependency on immediate gratification; a dependency that over time becomes impossible to satisfy? Fortunately, there’s an alternative to seeking happiness in possessions. The great Christian writer, G. K. Chesterton, once noted: “There are two ways to get enough. One is to continue to accumulate more and more. The other is to desire less.” That’s the heart of the Christian concept of simplicity.

Challenge Yourself:

Which do you think is the bigger obstacle to financial security: how much you earn or how much you spend? Which do you have more control over?

Notes:

Day 3: Godliness with Contentment

Scripture: 1 Timothy 6:6-9

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.

The Big Idea:

In contrast with the misery experienced by many of the world's wealthiest, others who live most simply find contentment and even joy in life.

Commentary:

Everyone knows the story of Robinson Crusoe, the fictional castaway in the novel written by Daniel DeFoe. What is less well known is that DeFoe based his character on a real-life castaway named Alexander Selkirk, whose return from isolation after four years on the Pacific island of Mas a Tierra caused a sensation in Scotland in the year 1709.

Selkirk's adventure did not follow the stereotypical Hollywood script about a man lost on a deserted island. While serving as sailing master aboard the ship *Cinque Ports*, Selkirk had a premonition. The ship had been battered by storms and rough seas, and Selkirk feared she was unseaworthy and would sink within a matter of days. Unwilling to continue the voyage with the rest of the crew, he demanded to be put ashore with only a sea chest filled with a few essentials, including a Bible.

The island on which he was left was not uncharted or even especially remote. In fact, while it was not on any regular shipping routes, it was a well-known place to rest and refit for ships such as *Cinque Ports*, which needed some calm waters in which to repair damage before continuing on to their ultimate destination. Thus, Selkirk fully expected another vessel to arrive within days, on which he could catch a ride.

As luck would have it, *Cinque Ports* finished her voyage without mishap, while month after month passed for Selkirk without rescue. He spent his first few days on Mas a Tierra sitting on the beach scanning the horizon for the sight of a sail, but when none appeared, he settled in, building a house, planting a garden, and hunting food. Over time, he grew amazingly fit through his simple diet and his daily labor, so that by the time he was finally found, his rescuers were amazed by his ability to run barefoot through the brush with the speed of a wild animal. In his moments of leisure he read the Bible and meditated on God's word.

It's natural to imagine that he yearned for rescue while bemoaning the decision that resulted in his isolation on Mas a Tierra, but that wasn't

the case. Samuel Griswold Goodrich, in his biographical book *The Story of Alexander Selkirk*, describes Selkirk's outlook when he finally left his island after four long years:

Nature in his solitude had been kind and pleasant to him, and nothing had aimed to hurt or annoy him.... No accident had befallen him here..., and he had conversed with God, with nature, and with his own heart; he had escaped many temptations, and become a more reflective, pious man than he ever was before.

In short, he had learnt wisdom, and he felt a strong attachment to the scene where it had been taught him, and many yearnings of the heart did he feel as he turned his back forever on his beloved [island], to return to a busy, bustling world.

If Selkirk's story was a fable, we'd next be told that he lived happily ever after, but his experience back in the busy society of his day provided a sharp contrast to the peace and contentment he'd felt on the island. After a short time, he actually abandoned his home in Scotland and moved into a cave, preferring the life of a recluse. Richard Steele, another writer who interviewed the reluctant celebrity, noted that Selkirk told him the civilized life "could not, with all its enjoyments, restore him to the tranquility of his solitude."

The ship that rescued Selkirk was a privateer. Because he served as a crewman during the remainder of its voyage, he earned a share of the treasure it captured. His portion came to £800, about \$100,000 in today's currency. It was a nice paycheck, but Steele quotes Selkirk as saying, "that even though he was now worth 800 pounds, he was never so happy as when he was not worth a farthing, and never so good a Christian."

Challenge Yourself:

How might we account for Selkirk's happiness while he was penniless? Do you think God calls us to a life of isolation and detachment from society? In what ways might this itself be a dangerous temptation? How can we strike a healthy balance between frantic busyness and idleness?

Notes:

Day 4: Chasing the Wind

Scripture: Ecclesiastes 5:11

As goods increase, so do those who consume them. And what benefit are they to the owner except to feast his eyes on them?

The Big Idea:

Even the ancient world's most renowned wise man was unable to find a way to turn wealth and power into contentment.

Commentary:

The contrasting lives of 20th-century business tycoons and an 18th-century castaway hint that the common supposition that wealth brings contentment might not be as valid as we imagine. Could it really be true, as these two stories seem to suggest, that in our quest for contentment we're putting our faith in something that just doesn't have the ability to deliver the goods? For confirmation that this is so, we'll next consider another pair of contrasting lives, this time from the Bible.

We can turn to no better expert for help in our search for an understanding of a life of contented generosity than King Solomon, a man renowned for his wisdom who personally struggled with the temptations and pitfalls of wealth, and who wrote down his impressions and insights so that we might learn from them.

You might think that Solomon would have been the happiest of men. If the premises upon which our consumer culture are based are true, he certainly should have been. Solomon had reached the pinnacle of earthly power, reigning as king of Israel after his father David. He had wealth to spare. Scripture notes he once received 666 talents of gold, which amounts to roughly 15 tons. What's more, he was a real "ladies man." He enjoyed the companionship of "seven hundred wives, princesses, and three hundred concubines." Apparently, he could have taught eHarmony a few things about dating and relationships. In short, Solomon had it made. He had it all. Yet the book of Ecclesiastes, attributed to him, is a lament over the inability of all this wealth, wisdom, and status to bring him any contentment. He repeatedly refers to his best efforts to find happiness through these means as "chasing after the wind;" that is, an impossible waste of time.

Listen to just a small sample of what Solomon had to say to all of us who come after him:

Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless. (Ecclesiastes 5:10)

All man's efforts are for his mouth, yet his appetite is never satisfied. (Ecclesiastes 6:7)

The book of Proverbs, too, contains many of Solomon's reflections on the futility of seeking contentment through wealth and possessions:

He who loves pleasure will become poor; whoever loves wine and oil will never be rich. (Proverbs 21:17)

Do not wear yourself out to get rich; have the wisdom to show restraint. (Proverbs 23:4)

For those who seek to live according to God's word, the course is clear. Wealth and possessions are not the way. They lead to disappointment and disillusionment.

This only have I found: God made mankind upright, but men have gone in search of many schemes. (Ecclesiastes 7:29)

And that's where we remain even to this day. We've gone off in our own direction, seeking happiness and security in possessions. King Solomon concluded that course led to a dead end and that the only sensible alternative was to trust God rather than wealth to provide contentment. In the next lesson, we'll pursue this idea by considering the words of another pioneer of the simple life.

Challenge Yourself:

In what ways have you personally "chased after the wind?" Have you ever craved a house, car, vacation, promotion, or some other goal, only to find that having achieved it, it failed to bring you the pleasure you expected?

If so, what lessons did you draw from the experience?

Notes:

Day 5: God & Money

Scripture: Matthew 6:24-27

“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.

“Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food, and the body more important than clothes? Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they? Who of you by worrying can add a single hour to his life?”

The Big Idea:

Trusting in God’s promises can sustain us in ways that money cannot.

Commentary:

Jesus had much to say about a life of Christian simplicity. When he instructed His followers on this subject, he too used the example of King Solomon:

“And why do you worry about clothes? See how the lilies of the field grow. They do not labor or spin. Yet I tell you that not even Solomon in all his splendor was dressed like one of these. If that is how God clothes the grass of the field, which is here today and tomorrow is thrown into the fire, will he not much more clothe you, O you of little faith? So do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ For the pagans run after all these things, and your heavenly Father knows that you need them. But seek first his kingdom and his righteousness, and all these things will be given to you as well.” (Matthew 6:28-33)

In saying this, Jesus wasn’t telling us that we shouldn’t plan for the future. Those wishing to conform to Christ’s teaching need not feel guilty over having a savings account or a food budget. Christ was not condemning common sense or prudence. But he most definitely was saying that we should not obsess over money or make it the center of our existence. Jesus was not telling us to be irresponsible, he was advising us not to allow a fear of the future to overwhelm our contentment in the present.

In *Rich Christians in an Age of Hunger*, Ronald Sider writes: “Many of us actually believe that we can hardly get along on the thirty-five, forty-five, or sixty thousand dollars that we make each year. We are in an incredible rat race. When our income goes up by \$2,000, we convince

ourselves that we *need* that much money to live—comfortably.” Like Solomon, we eat, drink, and make merry, fearing all the time that we won’t have enough to satisfy us, and depending on nothing more than hope that somehow things will all work out.

Christ offers something better than fear and hope. He tells us to rely on faith and trust. And He gives us a strategy to ensure that all we need will be provided: “Seek first his kingdom and his righteousness, and all these things will be given to you as well.” He’s telling us, in effect, that God’s kingdom is that One Thing that really matters; that the Bread of Life isn’t found at the grocery store.

Jesus was the Alexander Selkirk of his day. He willingly discarded most of what his contemporaries considered to be essential. When he sent his disciples into the countryside to preach, he told them:

“Do not take along any gold or silver or copper in your belts; take no bag for the journey, or extra tunic, or sandals or a staff; for the worker is worth his keep.” (Matthew 10:9)

When a teacher asked to join his entourage, Jesus said,

“Foxes have holes and birds of the air have nests, but the Son of Man has no place to lay his head.” (Matthew 8:20)

Because we’ve grown up in a consumer culture, it’s natural to interpret Jesus’ message to be, “If you want to follow me you’re going to have to rough it.” But on the basis of his teaching about wealth and contentment, it’s more likely that what he meant was, “If you’re willing to live as I do, you’ll find real peace and satisfaction for the first time.” Dismayed, the teacher turned away. So do we.

Challenge Yourself:

Have you given up any perks or privileges in order to follow Jesus? Why or why not?

Have you found discipleship to be a blessing or a burden?

Notes:

Day 6: A New Definition of Poverty

Scripture: Matthew 19:23-24

Then Jesus said to his disciples, "I tell you the truth, it is hard for a rich man to enter the kingdom of heaven. Again I tell you, it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God."

The Big Idea:

We won't take the discipline of simplicity seriously until we acknowledge how extravagantly we live.

Commentary:

So far we've considered the lives of both the extremely rich and the impoverished. One of the biggest hurdles we have to overcome before we can begin to apply these lessons to our own lives is the natural tendency to identify ourselves more readily with the Selkirks of the world than with the Solomons. Yes, we may agree, others need to pare back their excessive drive to acquire, but *I'm* not rich; so none of this applies to me.

But if that's your mindset, you're still caught up in the misperception that blinds us to the truth. We all *are* rich. If you have any doubt at all about this truth, visit the Internet site called globalrichlist.com. At this site, you can type your income in and it will tell you where you rank among the world's wealthiest people. I think you'll be surprised. For example, even if you are living at the official poverty level in the U.S., you are still in the top 11-13 percent of the wealthiest people in the world.

In *Rich Christians in an Age of Hunger*, Ronald Sider provides a telling example of how we in America have come to define poverty:

A state senator from Pennsylvania once argued that his constituents were so poor that they simply could not afford to pay another cent in taxes. He cited a letter from an irate voter as proof. This good person had written him announcing that her family could not possibly pay any more taxes. Why, she said, they already paid the government income taxes and sales taxes—besides that they bought licenses for their two cars, summer camper, houseboat, and motorboat!

That's one definition of poverty. Let me suggest another. This too is taken from *Rich Christians*:

To help imagine what poverty means, a prominent economist itemized the "luxuries" we would have to abandon if we were to adopt the lifestyle of our 1.3 billion neighbors who live in desperate poverty.

We begin by invading the house of our imaginary American family to strip it of its furniture. Everything goes: beds, chairs, tables, television set, lamps. We will leave the family with a few old blankets, a kitchen table, a wooden chair. Along with the bureaus go the clothes. Each member of the family may keep in his “wardrobe” his oldest suit or dress, a shirt or blouse. We will permit a pair of shoes for the head of the family, but none for the wife or children.

We move to the kitchen. The appliances have already been taken out, so we turn to the cupboards.... The box of matches may stay, a small bag of flour, some sugar, and salt. A few moldy potatoes, already in the garbage can, will provide much of tonight’s meal. We will leave a handful of onions, and a dish of dried beans. All the rest we take away: the meat, the fresh vegetables, the canned goods, the crackers, the candy.

Now we have stripped the house: the bathroom has been dismantled, the running water shut off, the electric wires taken out. Next we take away the house. The family can move to the toolshed....

Communications must go next. No more newspapers, magazines, books—not that they are missed, since we must take away our family’s literacy as well. Instead, in our shantytown we will allow one radio.

Now government services must go. No more postmen, no more firemen. There is a school, but it is three miles away and consists of two classrooms.... There are, of course, no hospitals or doctors nearby. The nearest clinic is ten miles away and is tended by a midwife. It can be reached by bicycle, which is unlikely....

Finally, money. We will allow our family a cash horde of \$5.

Could any of us live for even 48 hours in such conditions and still cling to the delusion that we are not, by contrast, breathtakingly rich?

Challenge Yourself:

To experience what it’s like to be truly poor, fast for one day, eating nothing but a cup of rice and a glass of water. Shower using only a bucketful of cold water. Record your impressions below:

Notes:

Day 7: In Search of Self

Scripture: Ecclesiastes 4:6

Better one handful with tranquility than two handfuls with toil and chasing after the wind.

The Big Idea:

Those who find their self-identity in what they own live at the mercy of changing fortune and seek to build happiness on an unstable foundation.

Commentary:

We should hardly need the example of Alexander Selkirk or the words of Solomon and Christ to persuade us that possessions and status don't ultimately bring happiness. Everyone who is sensitive to the world around them will be able to recognize many, many examples (most of them sad ones) of people whose lives have been torn apart by their need, as Solomon put it, to chase after the wind.

I've known several such people. A childhood friend of mine grew up, got married and moved into his parents' home after they passed away. His new wife, who had come from a very wealthy family whose name you'd immediately recognize, was eager to set up an impressive household of her own with all the modern conveniences that everyone dreams of. Her desire for things compelled her husband to work incessantly in order to support her extravagant lifestyle. We are the same age, but when I last visited my old friend, he looked old indeed. The stress of his life has worn him out and he looks literally 20 years older than me.

Quite often, what rankles us most is not that we don't have enough; it's that our neighbor has more. Our sense of pride rebels at the thought that he has a bigger home or a sportier car and we feel the need to keep up. The discontentedness that springs from such comparisons is not a financial issue but a spiritual one. At the same time, it has obvious financial implications. Envy of our neighbors saps our resources whenever it compels us to compete over material possessions. Keeping up with the Joneses is a recipe for financial ruin.

In reality, there are precious few people we haven't kept up with. Americans—even those of us who consider ourselves financially strapped—are among the richest people who have ever lived. The statistics are embarrassing. For example, only 8 per cent of the worldwide population owns a car, but 89 per cent of American households own *multiple* cars. The average allowance given to American children, \$230 per year, exceeds the total annual income of a half billion of the world's poorest people.

The vast majority of the world lives in a state of poverty unimaginable to us in the U.S. Most of these people must surely look at us and think, “If only I could live like that, I’d be content.” But we’re living proof that it’s not true. While the American consumer culture has resulted in a 45% rise in per capita income in the past 20 years, the quality of life in the U.S. since 1970, as measured by the Index of Social Health, has declined by 51%—shocking proof of the inability to achieve contentment through material possessions. Maybe that’s why the Bible advises: “Buy the truth and do not sell it; get wisdom, discipline and understanding.” (Proverbs 23:23)

Social welfare and health organizations are coming around to the same truth. According to EcoFuture, an environmental watchdog group, “Our rising standard of living has not always resulted in a higher quality of life. Indeed, in many ways there has been an erosion in our sense of well-being—both for us as individuals and for us as a people. Our wealth has come with unforeseen costs: personal, social and environmental.”

The counter-intuitive truth is that, trite as it sounds, money really can’t buy happiness. Rather, in many cases wealth is actually an impediment to happiness. In the next few lessons we’ll consider why less is sometimes more.

Challenge Yourself:

Consider giving something away to someone in need. Then reflect upon how it made you feel to bless others. How does the feeling compare with the pleasure of acquiring things for yourself?

Consider how this experience of giving might influence your response to Grace’s capital campaign.

Notes:

Part Two: Overcoming Consumerism

Day 8: The Burden of Choice

Scripture: Proverbs 23:4

Do not wear yourself out to get rich; have the wisdom to show restraint.

The Big Idea:

Labor-saving devices and modern conveniences have the unexpected effect of draining our energy, stealing our time, and weighing us down with disappointments and regrets.

Commentary:

Let's consider a little more fully how settling for less can be as satisfying as living amid abundance, or even more so. As we've already noted, until we accept that this is true, we'll stubbornly resist Christ's calls to simplicity and generosity.

In his book, *The Paradox of Choice*, author Barry Schwartz highlights several ways in which the process of acquisition fills our lives not only with things but with stress. Because no one is able to literally own everything, acquisition involves a constant series of choices, each of which may bring us pleasure if we choose wisely, but which can easily disappoint or even handicap us if we choose poorly.

Listen to what Schwartz has to say about the pitfalls of having too many options:

A typical supermarket carries more than 30,000 items. That's a lot to choose from. And more than 20,000 new products hit the shelves every year, almost all of them doomed to failure. Comparison shopping to get the best price adds still another dimension to the array of choices, so that if you were a truly careful shopper, you could spend the better part of a day just to select a box of crackers, as you worried about price, flavor, freshness, fat, sodium, and calories. But who has the time to do this? Perhaps that's the reason consumers tend to return to the products they usually buy, not even noticing 75% of the items competing for their attention and their dollars....

Supermarkets are unusual repositories for what are called "non-durable goods," goods that are quickly used and replenished. So buying the wrong brand of cookies doesn't have significant emotional or financial consequences. But in most other settings, people are out to buy things that cost more money, and that are meant to last. And here, as the number of options increases, the psychological stakes rise accordingly.

These other, less trivial choices include things like how much insurance you need and what kind, which college to attend, what career to pursue, which doctor to see, and which medical procedures to undergo. Freedom of choice in any of these areas has its benefits—but the combined effect of having to make so many buying decisions becomes oppressive.

It used to be that you married who your parents told you to, you entered the family business, you lived with your parents or maybe next door, you bought your phone service from Ma Bell, you were insured by Blue Cross, and you watched one of just three TV networks.

But in our contemporary, option-rich consumer culture, all of these things now require careful thought, and making informed decisions about how we spend our money requires research. The more we buy the better informed we need to be if we wish to avoid throwing our money away. This takes time away from family, from leisure activities, and from God.

Further, because the consequences of making poor choices can often be drastic, they ramp up our stress level. We have no one to blame but ourselves for getting suckered into spending hard-earned money on a ShamWow, so many of us may struggle with a relatively new form of anxiety called buyer's remorse.

Psychological studies also indicate that a proliferation of purchasing options actually leads to greater dissatisfaction with what we own. In other words, people were intrinsically happier when they had only three television networks. This really isn't all that mysterious. Again, none of us can own everything (or watch every program at the same time). So increasing the number of goods on the market only increases the number of things we might want but cannot have—and the few we manage to obtain are quickly overshadowed by newer models we would have preferred. So no matter how much we manage to acquire, we feel like we're falling farther behind and our dissatisfaction increases. There's got to be a better way. The discipline of simplicity provides one.

Challenge Yourself:

According to Barry Schwartz a typical supermarket stocks about 30,000 different items. When you go shopping, you mentally tune out all but a few in order to avoid being overloaded with an impossible number of decisions. What effect might it have if you used the same strategy when it came to *all* your purchases?

Notes:

Day 9: Defining Simplicity

Scripture: 1 Peter 3:3-4

Your beauty should not come from outward adornment, such as braided hair and the wearing of gold jewelry and fine clothes. Instead, it should be that of your inner self, the unfading beauty of a gentle and quiet spirit, which is of great worth in God's sight.

The Big Idea:

Simplicity means Christ-centered living, not impoverished living.

Commentary:

The Apostle Paul shared sound advice with his young protégé Timothy, who had recently taken up the office of pastoral ministry:

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. (1 Timothy 6:6-9)

The temptation to constantly acquire is very real and the traps are many and dangerous. How can we find a safe path through the minefield of our modern consumer culture? The discipline of Christian simplicity provides the way. Like most of the spiritual disciplines, Christian simplicity sounds, initially, like a great and unpleasant burden. Our first inclination is to want more, and anything that pulls us in another direction is threatening. After all, how can having less be as comfortable as having plenty?

Until we can begin to answer that question, we're not going to make much progress toward a simpler, more fulfilling life. First we must understand that simpler living does not mean impoverished living. Simplicity is not a call to asceticism or monasticism. It *is* a call to *focused* living, and, done properly, it brings joy.

No other culture, ever, has had access to the luxuries we have. The list of technological innovations made even over the course of my own relatively limited lifetime is remarkable: home video recorders, personal computers, smart phones, global positioning systems, personal data assistants. If possessions brought happiness, we ought to be the most contented people in all of history. Yet divorce, suicide, clinical depression, crime, and stress-related illnesses are all on the rise. It's not hard to understand why. We buy that fancy new car and then agonize over every little scratch. We spend a fortune on lawn care, then explode when the

neighbor’s kids run across it and kick up a clod of dirt. We purchase a new dishwasher with several new-fangled features and then discover that it breaks down twice as often and even when it’s working it doesn’t clean as well as our old one. We all have experiences like this on a daily basis, but still we cling to the absurd belief that our next purchase will finally make us happy.

Christian simplicity turns this lifestyle on its head. It doesn’t prevent us from enjoying to the fullest those activities that truly bring us peace and pleasure, but it frees us from the vicious cycle of always craving things that, truth be told, make us miserable and sap our resources.

In addition, we find that once we’ve overcome our addiction to unnecessary things, the financial problems that always seemed to hound us no longer bite. We’re freed to pay off those bills that have Suze Orman so stressed out and even to begin saving. We’re free to use our resources to help others with *real* needs, and in return to enjoy the satisfaction that comes from giving.

By reigning in our rampant, irrational desire for more, rather than by frantic efforts to accumulate, we find peace. We are freed to enjoy what we have, rather than fret over what we do not have. What a relief and a joy!

Challenge Yourself:

A real danger whenever we seriously consider the discipline of Christian simplicity is to overcompensate for the excesses of our consumer culture by swinging too far in the opposite direction. Have you witnessed any examples of excessive self-denial? What can we do to avoid this error and maintain a healthy balance?

Do you tend to err more on the side of self-denial or self-indulgence? Do you believe it is possible to be both thrifty and content at the same time?

Notes:

Day 10: Rich Fools

Scripture: Luke 12:20-21

“But God said to him, ‘You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?’

“This is how it will be with anyone who stores up things for himself but is not rich toward God.”

The Big Idea:

Oftentimes the things we pursue with most vigor are not the things that truly make us rich.

Commentary:

Jesus’ Parable of the Rich Fool illustrates how our craving for material gain can lead to a dead end. John Ortberg retells that parable for us in modern terms: “Jesus told the story...of a busy guy. He was committed to success whatever success took, and it took everything. He’d work 12 or 14 hours a day, joining boards of directors to meet people who could help him climb the ladder. His wife would nag him sometimes about his family, and he knew the kids were growing up and he was missing it. From time to time they’d complain about games they weren’t playing or lunches they weren’t eating together, but after a while they stopped complaining because they stopped expecting it would ever be any different.

“He’d bring his briefcase home from work every night and this troubled his son. His son finally asked him, ‘Dad, how come every day you come home you always bring your briefcase?’ His dad said, ‘It’s because I can’t get all my work done at the office.’ And his son said, “‘Couldn’t they put you in a slower group?’

“But he was not big on the slower group deal. One night he felt a twinge in his chest. His wife made an appointment for him to see the doctors. They told him he had all the classic symptoms—high blood pressure, elevated cholesterol—and he would need to make some significant changes in his lifestyle.

“For a little while he did, but after his symptoms went away, his motivation to change went away also. He would often say to himself, “‘There’ll be plenty of time to be with my kids; there’ll be plenty of time to enjoy my family; there’ll be plenty of time to take care of my body in six months or so when things settle down.’” And although he was a very bright guy, this man in Jesus’ story, he never seemed to notice that things never actually settled down....

“And then one day a remarkable thing happened in the life of this man. The COO of his company came to him and said, ‘You’re not going

to believe this, but we're on the brink of an economic miracle. We've got orders coming in so fast our supply can't keep up with demand and if we catch this wave we'll be set for life. But we've got headaches, too. We've got inventory problems and our software is outdated and if we don't make some changes around here we can be in trouble.'

"From that moment on, this man in Jesus' story is like a man possessed, and every waking moment is devoted to this once-in-a-lifetime opportunity. And then it hits him. He can reorganize everything. He can tear down all the old structures in his company and put up newer, bigger structures. He can put his company through a technological revolution and they can go wireless and paperless.

He went home that night and he said to his wife, 'You know what this means, don't you? When I have finished this project I will have climbed the ladder to the top rung. I will have achieved the dream—financial security. We can finally relax. But she'd heard that kind of talk before.

"She went to bed around 11 o'clock and asked, 'Do you want to come with me?' And he said, 'No, I'll be there in a few minutes. I want to get a little more work done on my computer.'

"About 3 o'clock in the morning she woke up and his side of the bed was still empty. So she went downstairs to bring him up. His head was resting on his arm in front of his computer terminal, and she touched him on the shoulder to bring him to bed, but his skin was cold when she touched it, and he did not respond to her voice."

Ortberg finishes this modern rendering of an old story in much the same way as in the original. The rich man's funeral was attended by all sorts of admirers from the business community who praised him for his innovation and drive, but after they had all gone home, an angel of the Lord visited the cemetery and etched a single word on his monument—"fool."

That's harsh judgment, yet ultimately an appropriate one. All our hard work aimed at material success leads in the end to the same place for all of us—the grave. All worldly gain is temporary. The lesson is clear: We should dedicate our lives not to temporary success, but to those things that have eternal value.

Challenge Yourself:

What sorts of activities or behaviors do you think have eternal value?

Notes:

Day 11: Bigger Barns

Scripture: Luke 12:16-19

And he told them this parable: “The ground of a certain rich man produced a good crop. He thought to himself, ‘What shall I do? I have no place to store my crops.’

“Then he said, ‘This is what I’ll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. And I’ll say to myself, “You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry.”’

The Big Idea:

When we hoard the blessings we receive, God himself is impoverished.

Commentary:

We need to be careful on two counts when we read parables such as the one John Ortberg paraphrased for us in the previous lesson. First, we must be on guard against the simplistic notion that money is evil. The lesson to draw from this story is not that wealth is bad, but that it is spiritually dangerous. It tempts us to greed and covetousness.

Second, as we’ve already noted few of us think of ourselves as rich, so there’s a danger we won’t think the message Christ is sharing in his parable applies to us.

But we are at least as wealthy as the rich fool in Jesus’ parable, maybe more so. (We can only pray we are not more foolish as well.) For myself, I can plainly see my own situation reflected very clearly in this parable. In my own household, we’ve done our share of barn building. So have a lot of our neighbors, it seems. A revealing indicator of the direction our consumer culture is going is the number of rental storage facilities springing up in my local community. There is Self Storage of Mount Joy, Spare Room Self Storage, R&R Storage, Preferred Self Storage, Elizabethtown Safe Storage, Greentree Self Storage, Econo Storage, East Pointe Storage, Cedar Springs Self-Storage, and finally, someone who’s a little bit more of a wordsmith came up with a business called Stock It & Lock It.

All of these businesses are testimonials to our culture’s mania for accumulating. We’re so good at it our homes aren’t up to the task of housing it all. We need bigger barns. And a whole segment of our economy has grown up around the need to store things—things we think we need in order to be happy, but which we don’t have room for.

My family doesn’t rent storage space, but it’s not because we don’t own more than our share of things. Our house is bursting at the seams with books I’ve never read, toys the kids have outgrown, knick-knacks

whose only value is sentimental, and lots of things that no longer work but that are still too good to throw away.

Maybe it's time to consider a new way of handling all this accumulated stuff. Instead of storing it away, why not give it away to someone with a genuine need? When you upgrade from a VCR to a DVD player, remember that there are many people who can't afford a VCR and who could put it to good use.

Or maybe they *can* afford a VCR—but just because we can afford something doesn't mean we need to buy it. Recycle resources. I've recently begun to develop a habit of buying quality used merchandise rather than new when possible, and I've found I can usually save money without suffering any significant loss of quality.

One really good idea someone suggested was a church or community "toy library." It would work just like a regular library, except that instead of lending books, it would provide parents with games and toys for their kids to play with. Think of the money parents could save by borrowing toys rather than having to buy every new item the kids take a passing fancy to.

Or how about a garden tool library? Everyone needs a post-hole digger at one time or another, but not often enough that we all need to own one. Wouldn't it make more sense for all of us to live in community by pooling our resources and relearning the art of sharing?

These are just a few simple ways to begin to break the hold that our possession have on us, and to recapture the spirit of community that was practiced in the Jerusalem Church.

Challenge Yourself:

When God instructed the Israelites to build the Tabernacle, Moses challenged the people to bring offerings of gold that could be used to furnish God's house. Read about the people's response in Exodus 36:3-5. Consider how you might respond to Grace's challenge to build a modern-day Tabernacle.

Notes:

Day 12: Gain All You Can

Scripture: Luke 16:9

I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.

The Big Idea:

Money has its godly uses and we should not be embarrassed to strive for more of it, provided our intent is to serve God.

Commentary:

Jesus' Parable of the Dishonest Steward tells the story of a manager who wastes his master's money and is fired as a result. The manager, facing unemployment and homelessness, comes up with a scheme that would, at the very least, open up some new options for him, and at best, restore him to his master's good graces.

Knowing that he could no longer live in his master's house, the manager first reckoned that he needed to enhance his standing in the community. If he made friends in the village, his chances of being invited to stay with a neighbor would rise dramatically.

This, however, would take some doing. He'd just been sacked for dishonest management. Most likely, he'd earned a poor personal reputation as someone who brought dishonor to those who trusted him. So he needed to do something to rehabilitate his image in the eyes of his neighbors. His plan showed a shrewd understanding of human nature:

Luke 16:5-6

"He called in each one of his master's debtors. He asked the first, 'How much do you owe my master?'

"Eight hundred gallons of olive oil,' he replied.

"The manager told him, 'Take your bill, sit down quickly, and make it four hundred.'"

In other words, he did some "creative accounting." It's easy to see how this would have won him the thanks of his master's debtors. Eight hundred gallons of olive oil is a substantial debt—one the debtor might never have been able to repay. By fudging the records in such a way that the debt was reduced by half, the financial burden became much more manageable, and at the same time the neighbor now owed a debt of gratitude to the steward! We can well imagine this man saying, "If there's ever anything I can do for you, don't hesitate to ask." And the steward, we can be sure, would have smiled with satisfaction and relief.

In this way, the steward would quickly have become the most popular man in the village. By leveraging the one resource his neighbors were most concerned about—money—he had gained himself more than enough friends to rely upon when his master gave him the boot.

At this point, many if not most readers of this parable start to squirm. Is Jesus really suggesting that dishonesty is the best policy? Not at all. He is simply illustrating how clever worldly businessmen can be. Their ethics may be questionable, but they know how to set their eyes on a goal and how to go about achieving it. They are highly motivated and skilled at carrying out their purposes. Those are the qualities Jesus wants us to emulate. He makes his intended message clear when he concludes by saying, “I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.” In other words, we please God when we use our wealth to serve others.

One of the most frequently misquoted passages of Scripture is 1 Timothy 6:10. The way it is most frequently remembered is “Money is the root of all evil.” But what Scripture actually says is that “*the love of money* is the root of all kinds of evil.” Wealth itself is a blessing; it’s what we do with it that often leads to trouble.

In a sermon on this parable, John Wesley drew a lesson about the proper use of money. It’s incumbent upon every believer, he said, to first earn all of it we can, then save all we can, and finally to give all we can. Money, Wesley said, “is an excellent gift of God, answering the noblest ends. In the hands of his children, it is food for the hungry, drink for the thirsty, raiment for the naked: It gives to the traveller and the stranger where to lay his head. By it we may supply the place of an husband to the widow, and of a father to the fatherless. We may be a defence for the oppressed, a means of health to the sick, of ease to them that are in pain; it may be as eyes to the blind, as feet to the lame; yea, a lifter up from the gates of death!”

Challenge Yourself:

Have you ever thought of the ability to make money as a God-given gift to be used for his purposes? How might it affect the way you manage your money if you began to look at it in this light?

Notes:

Day 13: Save All You Can

Scripture: Proverbs 21:17

*He who loves pleasure will become poor;
whoever loves wine and oil will never be rich.*

The Big Idea:

Wealth is determined not only by how much we earn, but by how much we spend.

Commentary:

Wesley's second lesson drawn from the Parable of the Dishonest Steward is to save all we can. This principle is very often misunderstood. Wesley was not urging us to hoard money. When he used the word "save" he meant that we should avoid unnecessary spending on frivolous items. The reason most of us never seem to have enough money has less to do with how much we earn than how much we spend. If we limited spending to those things we really need, plus a modest number of additional pleasures, we would be able to live much more generously.

This is becoming a rare discipline these days. We're far better at buying on credit than practicing self-restraint. One of the most apparent consequences of over-consumption is credit card debt. Analysts say that personal debt is at an all-time high, while individual savings are at an all-time low. Individual consumer debt in the U.S. has now surpassed the national debt. It used to be fashionable to jeer the government for its spending habits. We can no longer do so in good conscience, because we are doing an even worse job of money management. Just how bad have things become? Consider some statistics:

- In 2008, credit card debt in the U.S. reached \$972.73 billion;
- In 2007, 14.7% of U.S. families had debt exceeding 40 percent of their income;
- Total U.S. consumer debt, excluding home mortgages, reached \$2.56 trillion at the end of 2008;
- The average American buys 53 times as many products as someone in China. One American consumes as many resources as 35 Indians;
- The typical U.S. consumer is indebted to 13 creditors;

- There are more shopping malls in the U.S. than high schools;
- Americans throw out 200,000 tons of edible food daily.

Contrast our present priorities to John Wesley's advice on saving:

Having gained all you can, by honest wisdom and unwearied diligence, the second rule of Christian prudence is, "Save all you can." Do not throw it away in idle expenses, which is just the same as throwing it into the sea. Expend no part of it merely to gratify the desire of the flesh, the desire of the eye, or the pride of life.

Do not waste any part of so precious a talent merely in gratifying the desires of the flesh; in procuring the pleasures of sense of whatever kind; particularly, in enlarging the pleasure of tasting....

Likewise, do not waste any part of so precious a talent merely in gratifying the desire of the eye by superfluous or expensive apparel, or by needless ornaments. Waste no part of it in curiously adorning your houses....

Lay out nothing to gratify the pride of life, to gain the admiration or praise of men.

Who would expend anything in gratifying these desires if he considered that to gratify them is to increase them? Nothing can be more certain than this: Daily experience shows that the more these desires are indulged, the more they increase. Whenever, therefore, you expend anything to please your taste or other senses, you pay so much for sensuality. When you lay out money to please your eye, you are paying only for a stronger attachment to these pleasures, which perish in the using. If you are purchasing anything to gain the applause of men, you are purchasing more vanity. Had you not then enough of vanity, sensuality, curiosity before? Is there need of any addition?

Challenge Yourself:

How can we strike a balance between enjoying the good things of life and living in moderation? Where should we set our limits?

Notes:

Day 14: Give All You Can

Scripture: Ephesians 4:28

He who has been stealing must steal no longer, but must work, doing something useful with his own hands, that he may have something to share with those in need.

The Big Idea:

The end to which we are striving when we earn and save all we can is to be enabled to be more generous.

Commentary:

Wesley writes:

When [God] brought you into being, and placed you in this world, he placed you here not as a proprietor, but a steward: As such he entrusted you, for a season, with goods of various kinds; but the sole property of these still rests in him. . . . And he has told you, in the most clear and express terms, how you are to employ it for him, in such a manner that it may be all an holy sacrifice, acceptable through Christ Jesus. And this light, easy service, he has promised to reward with an eternal weight of glory.

Christian stewardship is a concept often not fully understood. We tend to think of it simply as charity, but there's more to it. We can better understand our responsibilities as stewards if we think of the role of a contemporary house-sitter, given the job of caring for someone's home while they are away. If assigned such a role, how might you respond to the incredible trust the homeowner placed in you? Would you feel a burden of responsibility and a determination to prove worthy of the position? Or might you be tempted to take personal advantage of the opportunity that's been given to you?

Would it hurt just to invite a few friends over to watch a football game on that incredible large-screen TV in the family room? Well, maybe not. But once they are there, why not use some of that money you were entrusted with (to pay utility bills and cover other necessary expenses) to order a pizza and some beer? Heck, why not make it a full-blown party? What's the harm? Anyway, who's to know?

In short, how long would it take before we began to neglect the role we were assigned in favor of merely enjoying the property we were meant to care for? That's the key question for us too. We weren't created solely to enjoy ourselves. We have a job to do, which is caring for God's creation and most especially his children in need. He has blessed us with

resources, including talents and treasure, to enable us to fulfill our obligation. He has ordered us to into the world to make disciples. So how are we doing? Are we making the most of those financial resources? What exactly are we meant to do with them? That’s a big question, but again, Wesley gives us some insights:

The directions which God has given us, touching the use of our worldly wealth, may be summarized in the following way: If you desire to be a faithful and a wise steward,... first, provide things needful for yourself; food to eat, raiment to put on, whatever nature moderately requires for preserving the body in health and strength. Secondly, provide these for your wife, your children, your servants, or any others who pertain to your household. If when this is done there be any left, then “do good to them that are of the household of faith.” If there be an excess still, “as you have opportunity, do good unto all men.”

Until we have trained ourselves in the habits of earning and saving, we’re likely to respond to this advice by saying, “Very well, but too bad; I don’t have anything left after providing for myself. This is the reason Christian simplicity is so very necessary to our lives. Until we break our addiction to stuff, we won’t realize how rich we are, and how much we are able to give to others. But once we’ve learned to tame our desires and manage our money, we are freed to give generously and thus fulfill our God-given duty. In this next section we’ll give more thought to what that looks like.

Challenge Yourself:

Christian stewardship is a complex subject, but a vital one well worth exploring. To learn more bout our responsibilities as God’s stewards, read the devotional called “In Our Father’s House.” Copies are available on-line or at Grace Church.

Notes:

Part Three: Giving

Day 15: Responsible Giving

Scripture: 2 Corinthians 9:7

Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.

The Big Idea:

Generosity, like faith in general, is best defined not by adherence to laws, but by a desire to please God and bless his people.

Commentary:

Christian simplicity brings us inner peace and contentment as well as a less chaotic outward lifestyle characterized by fewer conflicting duties and responsibilities. As such, the discipline of simplicity is personally satisfying and refreshing. But there is another side to simplicity. We do not live in isolation. Our personal lifestyles affect the standard of living of everyone else on the planet. If we are careless or greedy with our resources, we impoverish others. If we show restraint, we will be able to share with those who are in genuine need.

While we wrestle with the question of whether or not we really need a new car, 26,000 people around the world die from starvation every day. Most of them are children. Most do not know Jesus. Yet as we have grown richer, we have grown more callous. The level of charitable giving by U.S. Christians has declined nearly every year since 1968, from an average of just 3.14 percent to 2.48 percent. (Gross per capita income rose by about 50 percent during the same period.) Interestingly, this level of charity is scriptural—if your scripture of choice is the Koran, the holy book of Islam. One of the “Five Pillars of Islam” is almsgiving, or charity. Moslems are expected to give 1/40th of their income, or 2.5 percent.

The Old Testament scriptures, however, set a much higher standard—the tithe, or 10 percent—and invite us to see whether God will not be faithful in blessing us if we live by His standard:

Malachi 3:1

Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the LORD Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.

Of course, since the days when Malachi wrote these words, God has established a New Covenant. Many people rightly point out that Jesus

never explicitly instructed His disciples to tithe and that the New Testament does not make tithing the benchmark for our giving. While this is technically correct, I sometimes wonder at the motivation behind this observation. If Jesus' silence on the subject of tithing is used to rationalize the giving of *less* than 10 percent of our income to God, then I think we're in serious error. I'm more comfortable with the reasoning of those who argue that 10 percent is a bare minimum and that Jesus downplayed the tithe because He wants us to do even *more*.

Personally, while recognizing that tithing may be just a start, I think it is a very good one. Yes, we should always try to do more, but you don't put a child in Kindergarten and expect her to be proficient in Calculus. We may hope that in time, such skills will come, but there's no sin in starting out more modestly. Just as with mathematics, when it comes to generosity we must learn simpler concepts before we can hope to master the advanced course. Given that our current level of giving is 2.5 percent, I think aiming for the tithe is a good next step.

After that, I think the following rule of thumb, suggested by C.S. Lewis, is a pretty good guide:

“I am afraid the only safe rule is to give more than we can spare. In other words, if our expenditure on comforts, luxuries, amusements, etc., is up to the standard common among those with the same income as our own, we are probably giving away too little. If our charities do not at all pinch or hamper us, I should say they are too small. There ought to be things we should like to do and cannot do because our charitable expenditure excludes them.”

Challenge Yourself:

What is your current level of giving? What factors influence that figure—
income, expenses, convenience, scripture?

Does your current level of giving in any way “pinch?”

Would you be willing to give up some luxury you've become accustomed to, and use the money you save to help finance God's mission on earth?

Notes:

Day 16: The Privilege of Sharing

Scripture: 2 Corinthians 8:1-4

And now, brothers, we want you to know about the grace that God has given the Macedonian churches. Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the saints.

The Big Idea:

We were created to be givers. Giving not only blesses those who are in need, it gives purpose and joy to the giver.

Commentary:

The Macedonians had an unrivaled reputation for generosity. Not only did Paul praise the willingness of the Macedonian Christians to give beyond their means, but according to an ancient tale, one day a beggar by the roadside asked for alms from the most famous of all Macedonians, Alexander the Great. The Emperor threw him several gold coins. A courtier, astonished at his generosity, said, “Copper coins would adequately meet a beggar’s need. Why give him gold?” Alexander responded “Copper coins would suit the beggar’s need, but gold coins suit Alexander’s giving.”

The reason for such acts of generosity may be simply that God created us in such a way that it’s natural for us to care about those in need and to want to help them. Of course, we live in a fallen world. The Bible tells us that because of our disobedience we’re infected by a sinful nature so that we no longer relate to God and to our neighbors the way God intended. From time to time our original generous, compassionate nature peeks through in the form of selfless acts like those of Alexander, but far more often our natural desire to give is overwhelmed by two by-products of our sin nature.

The first of these is insecurity. We’re beset by fears of what might happen to us if we let go of our possessions. This comes from a misplaced idea about the source of our security, and it leads us to hoard what we have. Psychologists recognize this tendency as a mental disorder called Compulsive Hoarding Syndrome, characterized by “the acquisition of, and failure to use or discard, such a large number of useless possessions that it causes significant clutter and impairment to basic living activities.”

The truth is that hoarding offers no real substitute for relationships in an interdependent social community. Even secular medicine recognizes this belief as neurotic. Surely as God-followers who have Christ’s assur-

ance that he is the Bread of Life we have to agree that our dependence upon inanimate objects for security is misplaced.

The second by-product of our sin nature that retards our God-given sense of generosity is the desire for self-gratification. Our culture tells us that our lives consist in the abundance of our possessions and in pleasurable experiences. So we find ourselves thinking, “If I give to them, there won’t be enough left for me.”

Years ago I was browsing in a bookstore when I overheard a young child ask his mother, “Mommy, the next time you have too much money, can you buy me this book?” We world-wise adults laugh because we know we can never have too much money. But maybe that child was wiser than we know. Jesus told his followers a story about a foolish rich man specifically aimed at teaching a lesson about the dangers of storing up things for themselves rather than being rich towards God; that is, using their resources to meet the needs of others. Likewise, Solomon wrote: “Do not withhold good from those who deserve it, when it is in your power to act.” So whenever there is a need which we are able to meet but do not, in God’s eyes, we have too much money. Generosity demands that we use some of it to help others.

Really, we needn’t worry about not having enough for ourselves. Christ offers two assurances on that score: First he says God will provide for us; then he reveals that for every generous act, we will be repaid many times over on the Day of Judgment.

Challenge Yourself:

Read the Parable of the Rich Fool in Luke 12:13-21. What do you think Jesus was trying to say to his listeners when he told them this story? Are you ever tempted to hoard? What fears, insecurities or desires lie behind those urges? If you knew your days were numbered, what would you do with some of your hoards in order to leave a meaningful, lasting legacy?

Notes:

Day 17: Generosity Killers

Scripture: Romans 13:8

“Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law.”

The Big Idea:

Most often, the greatest barrier to generosity is not our financial status but our attitudes towards spending and debt.

Commentary:

Our sinful nature afflicts us with anxieties and tempts us toward selfishness. We need help to overcome these faults in order to be defined by generosity rather than our phobias. This help can come from both within as well as outside us. First, we can begin to alter our outlook on giving by being intentional and disciplined. We need to act as if we are generous even before we really are. From the earliest days, God’s people observed the practice of giving to God some portion of the best they had. A gift offered to God was called the *first fruits* or the *tithe*.

As Christians who live under the new covenant, we are not bound by the Law of Moses, but we look to it as a reasonable guide. We know it’s a practice that pleases God, and it has the additional virtue of teaching us to grow comfortable, even enthusiastic, about giving generously.

The biggest hurdle to tithing for most people is not that the giving of 10 percent is an inherently unattainable standard; it’s just that by the time they learn about God’s instructions for giving and appreciate the importance of the tithe, they are already so entrenched in their spending habits and so mired in debt that submitting to this biblical standard requires some drastic changes that aren’t easily made.

Most of us live beyond our means. Credit card debt in this country is at an all-time high. We can’t afford to tithe because too much of our income is tied up in interest payments. In his book *Money Matters*, Larry Burkett writes, “On average Christians pay 400 to 500 per cent more on interest per year than they give to God’s work. If we are giving our creditors four to five times as much money as we are giving to the church, one of two things is probably true: Either we aren’t giving enough money to the church, or we’re spending far too much on servicing our debts (or both).”

It’s so important for young people to understand God’s call to generous giving before committing themselves to the wrong priorities. Once we’re wrongly committed, it’s frighteningly difficult to change course. Interest payments must be honored; debts must be repaid, corners may have

to be cut—and it goes against human nature to take a step backwards while the Joneses are moving ahead.

But it's not impossible because, thankfully, giving is not just a discipline; it's also a grace. Help comes from outside us. The Apostle Paul noted this when he lifted up the example of the Macedonian Christians. He called their eagerness to give an "act of grace." As Richard Foster wrote, we're not only saved by grace, we live by it. When we ask, God's grace enters into us and transforms us. It sanctifies us so that where once we were self-centered, now bit by bit we begin to see things through God's eyes. He does for us what we find too hard to do for ourselves; that is, cultivate a generous heart so that we give because we want to, not because we ought to.

These two means of transformation—disciplined effort on our part and grace on God's part—work together. Both are necessary.

Because we are fallible, fallen creatures, our own best efforts will always come up short. We're constantly tempted by jealousy and greed and left to ourselves it's only a matter of time before temptations overwhelm us and we return to our same old bad habits.

But on the other hand, we can't just wait for God to plunk us on the head with a magic wand and make us instantly generous. Sometimes I wish that's how he worked, but it isn't. He wants us to be partners in the transformation process. He wants us to struggle with these high ideals. That's how he builds our character.

Hebrews 12:11

No discipline seems pleasant at the time, but painful. Later on, however, it produces a harvest of righteousness and peace for those who have been trained by it.

When we put discipline together with God's grace, we have all the resources we need for transformation. In our next two lessons, we'll delve deeper into the idea of giving as a grace.

Challenge Yourself:

The best way to get a handle on spending is to develop and then stick to a budget. If you do not already practice this discipline, take some time and thoughtfully develop a reasonable spending plan. Don't forget to account for regular charitable donations as well as long-term savings.

Notes:

Day 18: The Grace of Giving

Scripture: 2 Corinthians 8:7

Just as you excel in everything—in faith, in speech, in knowledge, in complete earnestness and in your love for us—see that you also excel in this grace of giving.

The Big Idea:

Generosity is a lifestyle that results when God's grace comes upon our giving habits.

Commentary:

A number of times in Paul's letters he refers to a collection he is taking for the benefit of the mother church in Jerusalem. This was made necessary by a series of famines in the decade or so after Jesus' resurrection, which had left the church in need of support from their brothers and sisters in regions that had not been so badly affected. Paul considered such giving to be a natural impulse and duty of every Christian towards those in need, as well as a show of unity among all believers.

The church at Corinth seems to have been willing to make a pledge of support, but in Paul's mind at least, they lagged in fulfilling the commitment they had made. In order to urge them to meet their obligation, Paul reminded them of all that God had already done for them and challenged them to be as generous toward their brothers and sisters as God had been with them.

Sometimes we forget how much we've received through God's grace. We begin to think that all we have is a result of our own goodness. When this happens, the grace we extend to others suffers. This is especially true when it comes to the grace of giving. That's what happened to the Corinthians, prompting Paul's urgent appeal to them.

What does giving look like when it's a grace? First, it's offered out of love—not out of compulsion and not for leverage or status. Giving that is compulsory tends to be a burden we must endure, but when giving becomes a grace, it is a joy.

Joyful giving may be something you haven't yet experienced, because it is indeed a relatively rare thing. But I know it's possible because I've seen lives transformed by the joy of giving. Some dear friends struggled with their finances for years, and suffered the anxieties that come with a limited income. Both the husband and the wife earned modest salaries, and when the wife lost her job through an unjust misunderstanding, things really got tight. Happily, the crisis motivated them to rely more fully on God. They delved into his word and sincerely trusted in his promises to provide. Further, they embraced the Bible's message of gen-

erosity and a curious thing happened. They began to appreciate a new source of joy. While they were unable to afford many of the gadgets that the rest of us tend to rely on for pleasure, they found unexpected joy in helping others.

It wasn't some superficial show of faith, like a trite recitation of the phrase "better to give than receive" in a half-hearted attempt to convince themselves of something they didn't really feel. Instead, they learned to take genuine pleasure in seeing the smile on people's faces when they were able to bless them with a gift. Because of this couple's limited means, their gifts were often quite small, but they were meaningful because they were given from the heart.

In one sense, their generosity stretched their budget even thinner than before, but in a much deeper sense, they'd become so rich they couldn't give enough away. Their whole outlook changed dramatically and they became happier than they had ever dared hope and a real joy to be with. That's the grace God provided them.

Next, when giving becomes a grace it's long-suffering, as the following story demonstrates. For years, Charles Spurgeon and his wife would sell, but never give away, the eggs their chickens laid. Even close friends and relations were expected to pay the full price. As a result, the Spurgeons gained a reputation for being preoccupied with money and profit. They accepted the criticism without comment. Their real motivation stayed hidden until after Mrs. Spurgeon died. The Spurgeons had been using the money they got from the eggs to support two elderly widows. Because they were unwilling to accept praise for their works of charity, they had endured the unjust attacks of their critics in silence.

Challenge Yourself:

Scripture tells us that God loves a cheerful giver. Does charity come easily to you? Or do you find yourself giving, when you do, reluctantly? What keeps you from taking more pleasure in giving to others?

Notes:

Day 19: Giving Out of What We Have

Scripture: 2 Corinthians 8:10-12

And here is my advice about what is best for you in this matter: Last year you were the first not only to give but also to have the desire to do so. Now finish the work, so that your eager willingness to do it may be matched by your completion of it, according to your means. For if the willingness is there, the gift is acceptable according to what one has, not according to what he does not have.

The Big Idea:

In God's economy appearances can be deceiving. When we give from the heart, even a little goes a long way.

Commentary:

It often happens that when talking about generosity and the grace of giving, someone will chime in and say, "It's easy for you to be generous. Look at all you've got. But I'm not so well off. How can God expect me to give as lavishly as someone who's been more greatly blessed?"

The answer is, he doesn't. Jesus made a point of teaching his disciples this very lesson when he saw a poor woman dropping coins in the Temple collection box:

Luke 21:1-4

As he looked up, Jesus saw the rich putting their gifts into the temple treasury. He also saw a poor widow put in two very small copper coins. "I tell you the truth," he said, "this poor widow has put in more than all the others. All these people gave their gifts out of their wealth; but she out of her poverty put in all she had to live on."

"This poor woman has put in more than all the others." To an accountant, or to Matthew the tax collector, that statement must have seemed like nonsense. How can two pennies equal more than all the treasures given by the rich? It doesn't add up. You can't build God's kingdom on just two pennies.

Jesus' commentary on giving only makes sense when we define giving as a grace. But what a wonderful, liberating realization it is when we do! This definition of generosity lays to rest all worries about unfair burdens or awkward comparisons. God doesn't expect us to give beyond our means. We don't need to "keep up with the Joneses" when it comes to giving, as we often feel we need to do so when it comes to acquiring.

At the same time, there are two sides to this model of giving and once again we need to be cognizant of the unconscious tendency to put

ourselves in the shoes of the poor widow. In reality, most of us have far more than two pennies to live on, and so we are more like the wealthy givers who were shamed by the widows' gift than we are like the widow herself. For most of us, proportional giving is not an invitation to give less, but a call to give more.

Jesus elaborates on this tension between generosity and limited resources in one of his most memorable parables:

Matthew 25:14-15

“Again, it will be like a man going on a journey, who called his servants and entrusted his property to them. To one he gave five talents of money, to another two talents, and to another one talent, each according to his ability. Then he went on his journey.”

This is very much what it is like in the real world. We've each been blessed with resources to varying degrees. At times it might seem random or even unfair. Why should one servant be more blessed than another? But Jesus explains. The resources were doled out “according to ability.” This makes perfect sense. Why entrust the most money to the least profitable people? If you want a good return on investment, give the most money to those who will manage it most wisely.

But the most interesting and revealing part of this parable is what happened when the master returned from his journey, and how he evaluated each servant's performance. The first had earned a \$5 profit. The second earned only \$2. We might expect that the master would be more pleased with the first servant's results, but that's not the case. The master gives precisely the same praise to both, because their results were proportional to what they had been given—both had doubled their investment. From this we can be sure that had the third servant earned just a single dollar, he too would have been praised as much as the servant who earned five.

Challenge Yourself:

Is your giving proportional to your blessings? How so?

Notes:

Day 20: Limited Good, part 1

Scripture: 2 Kings 4:3-6

Elisha said, "Go around and ask all your neighbors for empty jars. Don't ask for just a few. Then go inside and shut the door behind you and your sons. Pour oil into all the jars, and as each is filled, put it to one side."

She left him and shut the door behind her and her sons. They brought the jars to her and she kept pouring. When all the jars were full, she said to her son, "Bring me another one."

But he replied, "There is not a jar left." Then the oil stopped flowing.

The Big Idea:

God blesses us in proportion to our willingness to give.

Commentary:

What stands between us and the practice of sacrificial giving? Surely, Bernie May hit upon the essence of our problem when, in his book *Learning to Trust*, he compares us to the Mazatec Indians:

For the past forty years Eunice Pike has worked with the Mazatec Indians in Southwestern Mexico. During this time she has discovered some interesting things about these beautiful people. For instance, the people seldom wish someone well. Not only that, they are hesitant to teach one another or to share the gospel with each other. If asked, "Who taught you to bake bread?" the village baker answers, "I just know," meaning he has acquired the knowledge without anyone's help. Eunice says this odd behavior stems from the Indian's concept of "limited good." They believe there is only so much good, so much knowledge, so much love to go around. To teach another means you might drain yourself of knowledge. To love a second child means you have to love the first child less. To wish someone well—"Have a good day"—means you have just given away some of your own happiness, which cannot be reacquired.

We might smile condescendingly at this notion of limited good, but don't we behave the very same way when it comes to our finances? Don't we think, "If I give my resources to someone else, then I'll have to do with less"? And doesn't the idea of "limited good"—we say "charity begins at home"—hamper our joyful obedience to God's commandment to give?

Let's take a look at "limited good" and see whether or not it's a valid premise on which to base our giving strategies.

First, let's assume that it's true—that there's only so much to go around and we're impoverished in proportion to every act of generosity we perform. After all, we get so much income each week, or each paycheck, and when it's gone, it's gone. We need to budget our expenditures or our money won't last us till the next check comes in. If we were to start giving more, how could we still have enough to get by?

But everything comes down to what we mean by “enough.” Our needs remain the same regardless of variations in our income, or variations in our spending or giving habits. If we all had our incomes doubled tomorrow, would we suddenly have twice as many “needs?” Of course not. That added income would be pure gravy—we'd be free to use it any way we choose, with no adverse impact on our current lifestyle. But how many of us would have the self-discipline to bless others with it?

Very rarely someone comes along who has that kind of discipline. John Wesley was one such man. Early in his ministry Wesley had an income of £30 a year. At that time he sat himself down and calculated how much he really needed to live on, and he decided that he could get by on £28 a year. So that first year he gave only £2 to the poor.

The very next year, his annual income doubled. You might think that as a result he gave twice as much to the poor. But no. Wesley reasoned that he still needed £28 a year to meet his needs, so that year he gave £32 to the poor—53 percent of his income. Was he worse off than he had been the previous year? No.

In the third year, Wesley's annual income again increased by £30. But again, our needs don't increase along with our income, so he again gave an additional £30 to the poor. He was now giving away 2/3 of his income, without being any worse off for it.

Several years later John finally decided his needs had increased—they had inflation even in those days—and he adjusted his annual necessities from £28 to £30. By that time, however, his annual salary had reached £1,400 and despite his increased needs, he was able to give 98 percent of his income to the poor.

I'm not suggesting that any of us need to give 98 percent of our resources away. But I *am* suggesting we ask ourselves, what do we really need to live on? And what can we achieve with the rest?

Challenge Yourself:

Would you be willing to offer a portion of every pay raise to God?

Notes:

Day 21: Limited Good, part 2

Scripture: Malachi 3:10

Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the LORD Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.

The Big Idea:

God’s grace knows no bounds.

Commentary:

In the previous lesson, we unquestioningly accepted the concept of “limited good” and showed that it need not be an impediment to generosity. But let’s now consider the other possibility. As Christians, we should regard limited good with a huge measure of skepticism. Do we truly believe there is a limit to what God can provide us? Or that he will reward our generosity and our obedience to his commandments by impoverishing us? That’s a strange conception of God. And maybe that’s why many people say that giving is the truest measure of a person’s level of Christian maturity. If you trust God for limitless blessings, you won’t be hesitant to give. But if you put your faith in your own talents, you’ll naturally have reservations about how much your labor is worth and therefore, how much you can afford to give.

When you read the statistics of John Wesley’s giving habits in lesson 20, did you think, “Boy, oh boy; I wish *my* income skyrocketed the way his did! No wonder he was able to give so much!” Exactly. You see, there was no limit to the good God granted Wesley. The more generous Wesley was, the more God blessed him with good things. To Wesley the concept of limited good would have been laughable.

Here again we come face-to-face with the difference between God’s economy and man’s. To a human financial advisor, it would be absurd to suggest giving more money away as a means of increasing your financial portfolio. But think about it from God’s point of view. If you want to alleviate the suffering of the needy or advance the ministries of your church, who does it make more sense to entrust your money to: those who are liable to keep it all for themselves, or those who have a history of generous giving?

Let me suggest what seems to me a reasonable challenge. Take God at his word. Malachi 3:10 says: “Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the LORD Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough

Part Four: Action Steps

Day 22: Applying Simplicity to Your own Circumstances

Scripture: Romans 14:4

Who are you to judge someone else's servant? To his own master he stands or falls. And he will stand, for the Lord is able to make him stand.

The Big Idea:

Simplicity and generosity are disciplines. Don't wait for perfect understanding. Take action and learn as you grow.

Commentary:

Simplicity is not a program that can be superimposed uniformly on all Christians, let alone on all people. It is not a law. Each of us must find his or her own brand of simplicity and what is useful and proper for one person will not necessarily be advisable for another.

At the same time, there are issues everyone committed to simplifying their lives will need to wrestle with:

- Utilization of financial resources;
- Utilization of time;
- Covetousness;
- A sense of purpose.

In this final portion of our study, I want to challenge you to simplify your life by setting some goals in each of these areas.

First, finances. If you are not doing so already, are you willing to consider tithing your income during the next year? Perhaps you just can't see how you could make such a sacrifice. In that case, would you be willing to increase your giving by 1 percent each year until you are tithing?

Then there is the issue of prioritizing your time. Would you consider becoming active in an outreach ministry during the coming year? How might you go about rearranging your schedule to make that possible? Have you considered doing ministry as a family so that service and family time might overlap? Family and church responsibilities don't need to be in conflict.

Do you find covetousness to be an obstacle to living a simpler life? Maybe you want to try fasting—either from food or television or some other craving that represents an addiction for you—in order to learn anew that God provides. Experiment with finding pleasure in things that don't cost anything—walking, or visiting your local library.

One great way to short-circuit feelings of covetousness is to find a new hobby or pastime. The right hobby can bring hours and hours of

pure pleasure at very little cost. When you're passing time in simple pleasure, you aren't as tempted by other things. Maybe you'll decide to take up fishing. Sure, it'll cost you a little to get started, but you don't need the best high-tech fish finders. A simple, sturdy rod and reel will work fine. Fathers, bring your kids along for a relaxing day at the lake or by the stream. Your initial investment will be repaid many times over.

Of course many of you won't be excited by the thought of fresh fish. It's up to you to discover your own hidden interests or talents.

Finally, take the time to explore not only new pastimes, but the unique purpose for which you were designed. The biggest reason we lead lives of frantic feverishness is that we feel unfulfilled. We surround ourselves with things hoping to gain a sense of satisfaction. But pursuing your one true calling is far more satisfying than running off on a hundred different tangents. The key is knowing your one central purpose.

There are steps to discovering your gifts and your purpose. The first is to take any of the many spiritual gifts inventories that are available. These can provide a good starting point for discovering your gifts, but they are only a beginning. The next step is to verify the results of the inventory by boldly stepping into some of the roles the inventory suggests you may be gifted for. If you think you might have a gift for teaching, volunteer as an aide in a Sunday School class and give it a try. Remember that you are a learner and don't expect to be at your best right from the start. But if you truly have a gift for that form of service, you will learn quickly and enjoy a sense of satisfaction over your progress. Most importantly, don't give up if you find that your first experiment fails. Consider it a lesson that you've learned—part of a necessary process of elimination that will inevitably lead you to that one true thing God designed you for.

Challenge Yourself:

The United Methodist Church offers guidance to its members who are seeking to learn more about their own spiritual gifts. Visit the UMC web site at www.umc.org.

Notes:

Day 23: Social Responsibility

Scripture: James 2:15-16

Suppose a brother or sister is without clothes and daily food. If one of you says to him, "Go, I wish you well; keep warm and well fed," but does nothing about his physical needs, what good is it?

The Big Idea:

The key to social and economic justice lies not in solely in raising the standard of living of the world's poorest people, but also in moderating our own.

Commentary:

There is a disconnect between the needs of the poor and the response of the wealthy. Consider the follow two sets of statistics:

- Roughly half of the world's population—more than 3 billion people—live on less than \$2.50 per day;
- About 1.1 billion people have inadequate access to clean water;
- Nearly half of the children in the world were born into poverty;
- The wealthiest 20 percent of the world accounts for nearly 80 percent of its total consumption.*

As the needs of the impoverished majority increase, the response of the wealthy minority has failed to keep up. The website generousgiving.org notes some disturbing trends:

- The IRS reports that those who itemize deductions on their income tax returns have claimed, since 1975, that between 1.6 percent and 2.16 percent of their income went to charitable concerns. Gallup polls taken every two years have found charitable donations to run between 1.5 percent and 2 percent of income.
- In 2000, 17 percent of Americans claimed to tithe (i.e. give 10 percent of their income to the church) while only 6 percent actually did so.
- There has been a steady decline in the percentage of Americans who give, down roughly 6 to 8 percent each year from 1998 to 2000.

The website quoted above also notes: “During the last half-century in America, increased wealth has coincided with decreased giving. Pollster George Barna writes, ‘Generally, the more money a person makes the less likely he is to tithe.’ Indeed, giving levels were higher during the Great Depression of the 1930s, when incomes were low compared to today.”

Ronald Sider, in *Rich Christians in an Age of Hunger*, writes: “One resident of New York city grumbled that ‘You just can’t live in this city on a hundred thousand dollars a year.’ In the fall of 1995, a U.S. congressman announced that his salary of \$163,000 per year put him in the lower middle class.” Really?

A life of true simplicity is necessary if we are to live up to our moral responsibility to God’s children around the world. It’s not a matter of raising the poor people of the world up to our standard of living. It’s estimated that if that were to happen, the entire world’s resources would be consumed within one generation. Rather, the solution is to willingly moderate our own extravagant lifestyle. By desiring less, we will be freed to stop griping about our “poverty” and begin to give cheerfully out of our astounding abundance. Quite simply, the world cannot afford to support our gluttony.

We in the affluent West tend to think of poverty solely as a lack of material goods. Notably, to people living in the poorest parts of the world, poverty also includes a lack of relationships, a sense of purpose, or a solid moral foundation. If we accept this new definition, then maybe *we* are the ones suffering from poverty—spiritual poverty. We can’t be really well off until we become rich in compassion.

Challenge Yourself:

What can we do to adopt a moral stance that both honors God and blesses others?

How can we reach out to others not just with money or food, but with a life-giving message of hope and dignity, and fellowship in the family of God?

Notes:

**source: Hope International*

Day 24: Making a Difference

Scripture: Matthew 25:34-36

“Then the King will say to those on his right, ‘Come, you who are blessed by my Father; take your inheritance, the kingdom prepared for you since the creation of the world. For I was hungry and you gave me something to eat, I was thirsty and you gave me something to drink, I was a stranger and you invited me in, I needed clothes and you clothed me, I was sick and you looked after me, I was in prison and you came to visit me.’”

The Big Idea:

A simple lifestyle allows us to impact the world in positive rather than destructive ways.

Commentary:

In *Freedom of Simplicity* Richard Foster identifies several social evils that are compounded by our affluent standard of living, and which we might ameliorate by adopting a simpler lifestyle. These include: world hunger, overpopulation, over-consumption, and pollution. Then, in addition to these evils, we are faced with the unfinished task of evangelization. Much of the world still lives beyond to reach of the church.

Foster writes: “It is easy to feel that these issues are far beyond our small abilities, but there is much that we can do. First, we can open ourselves to the possibility that God may want to use us in a large way. History is full of people who, like Amos, were called to positions of influence far beyond their intentions. Second, we can get the facts. We become global citizens by caring enough to be informed about what happens to our neighbors in Chile and Mozambique. Third, we can become advocates of the powerless and exploited. Our comfortable dinners and Sunday School classes need to hear the whimpering cry of the poor. We are strong on love, but soft on justice.

“Fourth, we can support relief agencies in their good work. They need our help. Fifth, we can go beyond relief and become involved politically. Life is political; and if we refuse to influence public policy, someone else will. Sixth, we can use our literary skills in the cause of the poor. Letters to the editor, newsletters, magazine articles and good books are all needed. Our hymns and gospel songs need social content. We must write forcefully, honestly, tenderly. Seventh, the ministry of prayer must be taken into the social arena. It is hard work, but necessary to defeat the demonic principalities and powers infecting so many of our social institutions.”*

By learning to live on less, we can effectively combat the over-consumption noted by Foster. At the same time, a simpler lifestyle reduces pollution because we produce less waste. It energizes our relief to the hungry because when we need less ourselves, we are freed to share. We can even help ease overpopulation in third-world countries, because it has been demonstrated that as poverty is reduced and health care is improved, birth rates drop.

But living simply does not mean we are to be simple-minded. We must be wise in our outreach efforts or our good intentions will lead to unintended consequences. Will sending relief workers into an impoverished area really help, or merely add to the strain on meager local resources? Experienced missionaries often warn against short-term ministries that go into a village, lead one or two people to Christ, and then return home, leaving their new converts to face persecution or even martyrdom from non-sympathetic neighbors.

Our missionary zeal must always be tinged with compassion for those we minister to, and sensitivity to their situation.

*(*Richard Foster credits T. Wayne Rieman of Manchester College, Indiana, with the practical suggestions mentioned in the above quote.)*

Challenge Yourself:

Hope International is a Lancaster County-based agency that fights poverty by offering loans to local entrepreneurs in an effect to strengthen local economies rather than creating dependencies on hand-outs. Visit their offices at 227 Granite Run Drive and tour the “Pathways out of Poverty” exhibit to learn more about this indigenous approach to outreach.

How might we do a better job of reaching out to people locally by equipping them to achieve their God-given purpose and restoring their personal dignity?

Notes:

Day 25: Balance

Scripture: Ecclesiastes 3:1, 5-6

*There is a time for everything,
and a season for every activity under heaven...:
a time to scatter stones and a time to gather them,
a time to embrace and a time to refrain,
a time to search and a time to give up,
a time to keep and a time to throw away....*

The Big Idea:

Self-restraint goes hand in hand with joyful acceptance and celebration of God's abundant blessings.

Commentary:

Two excellent books that anyone seriously exploring Christian simplicity should read are *Freedom of Simplicity* by Richard J. Foster and *Rich Christians in an Age of Hunger* by Ronald J. Sider. Both books contain lots of practical suggestions for putting the discipline of simplicity into practice. Both authors also rightly point out that these ideas are not commandments; but only their own attempt to help each of us get started.

I particularly like Sider's list of practical suggestions because it so wonderfully conveys (for me at least) the reality that this life of simplicity that we are talking about is not a dull, dreary life stripped of all fun. We are not all called to live like Alexander Selkirk: to sell our homes and our clothing, dress in sackcloth, and find a cave to live in. Rather, the simple life is one of pleasure in moderation.

Consider some of these ideas from Sider's "Guidelines for Giving," all of which are reasonable and doable*:

- Distinguish between necessities and luxuries; withstand the desire to indulge regularly in luxuries and resist the inclination to blur the distinction.
- Distinguish between legitimate and non-legitimate reasons for spending/buying. (For example, expenditures to elevate or maintain our social status, feed our pride, stay in fashion, or "keep up with the Joneses" are wrong.)
- Distinguish talents and hobbies from a curious interest in current fads. Allow expenditures that will develop talents and hobbies, but don't indulge in all the latest recreational equipment simply because it is popular with those who seem "successful." Each person has unique

interests and gifts. We should be able to express our creativity in those areas. But if we begin justifying many things in lots of areas we should become suspicious.

- Distinguish between occasional celebration and normal day-to-day indulgence. A turkey feast with all the trimmings at Thanksgiving to celebrate the good gift of creation is biblical. Unfortunately, many of us overeat every day.
- Resist buying things just because we can afford them. The amount we earn has nothing to do with what we need.
- Seek a balance between supporting emergency relief, development, and broad structural change. Emergency food is important when people are starving. But more money needs to go for long-term community development so folk can feed themselves.
- Do not neglect other areas of Christian work. Evangelism and Christian education are extremely important and deserve our continuing support.

These are by no means the only guidelines available to us as we strive to put the discipline of simplicity into practice, but they provide a framework which those who are willing to embrace simplicity can build on.

Challenge Yourself:

Consider the suggestions outlined above. Which do you already practice?
Which would you be willing to consider adopting?
Do any of these guidelines seem unobtainable or unreasonable?

Notes:

** (from Rich Christians, by Ronald Sider. Pp.197-198. See subsequent pages for many more ideas.)*

Day 26: Two Masters

Scripture: Luke 16:13

“No servant 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.”

The Big Idea:

The simple life is one with Jesus at its center.

Commentary:

When Jesus said we cannot serve two masters, he was telling the people of his own day that they must choose between God and money. But these days our choice is not nearly that simple. Today, many of us feel the frustration of trying to satisfy not just two masters, but four or five—family, neighbor, job, civic responsibilities, church.

When we devote our attention to one, we feel guilty for neglecting all the others, and we wear ourselves out trying to spread ourselves thin enough to cover all our bases. More than ever before, we need to simplify our lives.

Jesus offered a solution to the dilemma of conflicting demands upon our time when he said: *Seek first his kingdom and his righteousness. . . .* That quote probably doesn't impress you all that much. What else would we expect Jesus to say if not that God comes first? But that's not all he had to say, and what comes next might be a little more unexpected and well worth considering. The full quote goes like this: *“Seek first his kingdom and his righteousness, and all these things [that is, all our other competing desires] will be given to you as well.”*

Jesus is saying that putting God first doesn't invalidate all the other priorities in our lives or that those things are unimportant. Just the opposite! God makes all the rest possible. When he's at the center, everything else is brought into proper relationship so that we can respond to each demand without a feeling of frantic restlessness. When we live in order to fulfill our God-given purpose, we are freed to give every aspect of our lives its due attention at the proper time.

This concept of putting Jesus at the center and giving him the reigns of our lives can sound pretty abstract and hard to practice, but Jesus shows us the way. Jesus had an impeccable sense of priority because he understood there's a time and a place for everything. As a fully human creature, Jesus too had his share of competing priorities:

- he valued family relationships, upholding the need to provide for our parents;

- he recognized civic responsibilities, telling his disciples they should pay their taxes;
- he valued honest labor, teaching that servants should be faithful to their masters;
- he built up the church, urging his followers to love one another;
- and he honored the Father, instructing us to bear fruit in his name.

He recognized all of these commitments as good. In a well-ordered life none are left out. But each of the first four must on occasion submit to one another, and in a truly simple life all are in submission to the last.

While valuing family, Jesus once asked, “Who is my mother, and who are my brothers?” Then he pointed to his followers and answered his own question, saying, “Here is my family.” Sometimes—not always—duty to our church family outweighs our responsibility to our biological family.

Likewise, Jesus habitually lifted up the poor, yet on one occasion he noted, “The poor you will always have with you, and you can help them any time you want. But you will not always have me.”

On these and other occasions, Jesus had to weigh his actions and choose between two worthy uses of his time. Yet we never see him getting stressed out over these choices. Why?

Because he had one simple priority—all he did he was motivated by a desire to serve God. When serving the Father demanded that preaching be the top priority, he could put even his own family aside without embarrassment or the need to justify himself to others. But when honoring God meant arranging care for his mother he did so, even while being crucified.

He wasn’t being inconsistent; he was acting out of a single-minded determination to do whatever was necessary, in each unique circumstance, to please the Father.

Challenge Yourself:

Of the many demands upon your time and attention, which do you tend to most frequently neglect?

What might you do to meet the spiritual demands of life? Would you be willing to teach? Preach? Reach out? How might you be willing to serve?

Notes:

Day 27: The Samaritans' Choice

Scripture: Luke 10:30-33

“A man was going down from Jerusalem to Jericho, when he fell into the hands of robbers. They stripped him of his clothes, beat him and went away, leaving him half dead. A priest happened to be going down the same road, and when he saw the man, he passed by on the other side. So too, a Levite, when he came to the place and saw him, passed by on the other side. But a Samaritan, as he traveled, came where the man was; and when he saw him, he took pity on him.”

The Big Idea:

Seeking first the kingdom of God may sometimes requires us to turn away from our everyday routine.

Commentary:

Jesus illustrated single-minded devotion to his kingdom in one of his most memorable parables, though we rarely consider his story in this light. The Parable of the Good Samaritan is really a tale of choices and priorities, and though it's set in an ancient time and a foreign culture, it illustrates a situation we too face not only daily, but many times every day.

In the parable, highwaymen beat a traveler and leave him lying on the roadside. Several people come along, spot him, and have to decide what to do. The hero of the story is the Good Samaritan, who goes out of his way to help the traveler. This would have shocked the Hebrews who first heard this story. Samaritans were their enemies. At Jesus' first mention of a Samaritan, they would have assumed this was the bad guy of the story. In fact, this story has no bad guys. We tend to cast the first two people who came upon the injured man as the villains, but that's an oversimplification. They weren't bad-hearted, as far as we know from this story. They just weren't very good at setting godly priorities.

Both were clergymen, so I can sympathize with them. They were on their way to work. People were counting on them. I can imagine the conflict that would be running through my head if, on my way to Sunday morning worship I came upon a traffic accident and knew that stopping to help meant that I'd be a no-show at church.

What you would think if that happened? Would you understand? Would you approve? Probably some of you would and others would think me terribly negligent. That's why such choices aren't easily made by those in positions of responsibility. The men in this parable weren't neglectful, though. They were torn by conflicting priorities, and they chose their job obligations over their duty to neighbor. Of course, the point of Jesus' story is that that wasn't a good choice—that in cases like this, God

is best served by laying aside routine duties and meeting the unexpected need. At times, duty to God may even mean breaking some rules.

Jesus says we should seek first the kingdom of God. So how do we do that in our daily lives? Faced with such hard decisions, we might find ourselves wishing for a list of rules we can consult every time a tough choice confronts us, but I don't have any rules to share with you. That would be a mistake. It's the mistake the Pharisees made. We crave concrete guidelines we can follow to avoid mistakes. So did they. So they piled law upon law, regulation upon regulation, contingency upon contingency. They created nearly endless lists of do's and don'ts so that they'd always know what to do in any situation.

And do you know what happened? They got so focused on the rulebook that they left God behind. In fact, one day he showed up and they didn't know him. Their faith was no longer characterized by a relationship but by adherence to a set of rules and rituals. So while a rulebook might sound like a good idea it would be counterproductive. Instead, I'm going to offer something simpler—so simple, in fact, that it will sound trite: Whenever you find yourself facing a tough choice, ask “What would Jesus do?” Initially, there may be many times when the most honest answer has to be, “I don't know!” After all, how can we be sure of God's will for us? The answer is, by building a relationship with him through daily prayer, Bible study, and worship. Insist on daily quiet times when you can just listen as the Holy Spirit impresses upon your heart what seeking first the kingdom of God means for you in your unique life situation.

In time you'll learn to hear. And when you enter that kind of personal, interactive relationship with God, life becomes so much simpler—not worry-free, but simpler. No longer will your life be a juggling act in which we try to keep family, neighbor, career, community all in the air at the same time. Instead, we replace all of those conflicting priorities with just one—seeking the kingdom of God.

Challenge Yourself:

Can you think of a time in your own life when doing the will of God meant breaking some rules or routines, or maybe a previous commitment? How did you decide which was the proper course of action?

Notes:

Conclusion

Day 28: “Feed Me!”

Scripture: John 6:26-27

Jesus answered, “I tell you the truth, you are looking for me, not because you saw miraculous signs but because you ate the loaves and had your fill. Do not work for food that spoils, but for food that endures to eternal life, which the Son of Man will give you. On him God the Father has placed his seal of approval.”

The Big Idea:

Jesus came to bring us spiritual nourishment, not material satisfaction.

Commentary:

Each generation has dual responsibilities to the next. We have a moral obligation to provide for our children, and for our children’s children. This includes both material and spiritual support. Typically, though, we think only of the first of these. We leave financial endowments behind, and congratulate ourselves that we’ve done enough. But we need to give equal priority to equipping our children spiritually, or they will remain impoverished in spite of our material largesse.

This need is reflected in a pivotal moment in Jesus’ ministry. Most readers tend to think of his multiplication of the loaves and fishes, by which he miraculously fed 5,000 people, as a triumphant high point in his ministry. But if we read on and learn what happened the next morning we see it in a different light.

During the night, Jesus and his disciples crossed to the other side of the Sea of Galilee. In the morning the crowds that had enjoyed the free meal the previous evening come looking for Him, only to find He’d gone. So they too crossed the sea in search of Him. But when they caught up with Jesus and he spoke to them, his words indicate that he was less than impressed by their motives:

John 6:26-27: *Jesus replied “I tell you the truth, you are looking for me, not because you saw miraculous signs but because you ate the loaves and had your fill.*

Jesus was saying, “You’re not here because I have a life-changing message to offer, but because you want me to fulfill your craving for physical satisfaction. You’re hoping for another free meal.

This statement by Jesus puts the crowd’s eagerness to follow him in a less-than-flattering light. They had assumed that they’d never have to

worry about food again, and then their meal ticket had wandered off. Like many in today's consumer culture, they were concerned above all else about the opportunity for material gain and the fear of being cut off.

Jesus tried to refocus their priorities. He told them:

“Do not work for food that spoils, but for food that endures to eternal life, which the Son of Man will give you. On him God the Father has placed his seal of approval. Your forefathers ate the manna in the desert, yet they died. But here is the bread that comes down from heaven, which a man may eat and not die.”

At first, this got the people *really* excited. All they heard was, “If you eat my special bread, you'll never get hungry again.” This sounded great. Now they wouldn't have to keep following Jesus. One more free meal and they'd be set for life! But of course this is not at all what Jesus meant and again he had to clarify.

Patiently he explained that the bread he'd given them the day before was not the real blessing. He came to offer them so much more. They were craving temporary physical pleasure, he said; but I'm offering eternal spiritual nourishment. Don't settle for anything less.

This was something altogether unexpected and not in the least what the crowd wanted to hear. They'd come anticipating a satisfying meal, not a lesson in commitment. Their excitement quickly turned to grumbling. For them, happiness and contentment was measured by how much they had to eat, not by some crazy talk about spiritual nourishment.

As we ponder the future, we're faced with a similar choice. Certainly we all need to eat, and to meet our physical needs. But can we achieve contentment, or provide it for the next generation, solely by satisfying our physical appetites and their, or does ultimate satisfaction and fulfillment require a deeper commitment, perhaps at the cost of some of our physical cravings? Christ seems to think it does.

Challenge Yourself:

As you pray about your commitment to your children, consider not just what possessions you might leave to them, but also of your responsibility to spread God's word to a wider audience, and to pass along the heritage we've received to those who come after us.

Notes:
