

LIVING ON LESS

“You can live on less when you have more to live for.” This statement so struck me the first time I read it that I literally stopped what I was doing just to ponder this profound and provocative thought. “You can live on less when you have more to live for.” Notice that this statement is not describing a forced “belt-tightening” when economic circumstances compel one to reduce a preferred lifestyle. It is talking about someone who voluntarily chooses to reduce his/her current lifestyle—a willing reduction.

One of the primary objectives in financial planning is to ensure we can maintain our current lifestyle in our later retirement years. The key word here is “maintain.” In other words, we are willing to be as charitable as possible with our “wealth”...as long as it does not negatively impact our current lifestyle. But this statement suggests that there might actually be some reasons why a person would want to reduce his/her rate of personal consumption (what could be called the “burn rate”) to intentionally “live on less.”

So what might happen that would lead a person who could live on more—possibly much more—to happily and willingly choose to live on less? This quote tells us. They have found something “more to live for”—something that is more valuable and more fulfilling to them than self-consumption. As we ponder this statement, we should ask ourselves, “What would it take for me or anyone else to willingly choose to live on less?” In order to choose to live on less, something would have to change in one or more of these three areas: (1.) one’s **Perspective**, (2.) one’s **Priorities**, and (3.) one’s **Purpose**.

A Change in Perspective

Many frequent travelers, in order to avoid feeling claustrophobic on the plane, try to get an aisle seat. But on occasion, even the most seasoned traveler can find himself “trapped” in a window seat. If there is any redeeming value to a window seat, it is the view. Nothing gives a person a more realistic perspective of life than looking at the world from 35,000 feet.

Elevation does seem to give us a substantially different perspective on the “things of earth.” If we could pile up all of Bill Gate’s and Warren Buffet’s “stuff” in one place, it might not even be noticeable from the viewpoint of 35,000 feet. How much more insignificant are things if viewed from the footstool of Heaven. If a man were to see the trappings of his current lifestyle from the perspective of Heaven, he might just conclude there is surely something “more to live for” than the insignificant and temporary creature comforts of his current lifestyle.

Matthew 13:44-46 (NIV) gives us a picture of what happens when someone’s perspective changes. Jesus said, *“The kingdom of heaven is like treasure hidden in a field. When a man found it, he hid it again, and then in his joy went and*

sold all he had and bought that field. Again, the kingdom of heaven is like a merchant looking for fine pearls. When he found one of great value, he went away and sold everything he had and bought it.'

For both of the individuals in Jesus' examples, their perception of the value of their current possessions was totally redefined when they discovered something they perceived to be of far greater worth. One old riddle asks, "Do you know how to get a bone out of a dog's mouth?" The answer is, "Offer him a bone with more meat on it."

We will gladly "live on less" when our perspective is reoriented and reveals something "more to live for." By downsizing, we would actually be upgrading!

A Change in Priorities

We all have priorities. They are seldom listed in writing and placed on the refrigerator, but we all have them stored away somewhere in the recesses of our consciousness. When given a choice between two options, our set of priorities kicks in and we choose the one highest on the list. This is true with our time and our treasures.

If your child has a ball game and you also have an opportunity to go play golf with your best friends, which you choose will demonstrate your priorities. If you have to choose between helping your child with their college expenses or buying a new car, your preset priorities will determine which choice you make. Likewise, when given the choice between deploying your material resources for kingdom purposes or buying a bigger home or the latest luxury car, your priorities will determine your choice.

There was a younger couple who had done extremely well professionally and financially. The husband and wife came from nothing, yet as their businesses grew and their income skyrocketed, so did their lifestyle. They found themselves with an extravagant home, the newest and most expensive vehicles, and all the toys and trappings of a family who had "made it."

But something happened to this couple along the way. God began to burden them with the call of the great commission and the need to get the gospel out while there was still time—before Jesus' return. The husband had decided that instead of becoming rich, he wanted to become one of the greatest Christian philanthropists in history. In order to do this, they began to cut their lifestyle consumption by multiples in order to have more available to deploy for kingdom work. They sold their mansion and moved into a modest home. They started buying cheaper, used cars, intending to drive them until they could not be driven anymore. Their goal now is to build as many businesses as they can and grow them as much as they can so they can give as much as possible to the kingdom during the rest of their lives. Talk about a change in priorities! For a man to choose to "live on less," it will require a radical reordering of existing priorities. These newly reordered priorities likely will reveal to him that there is much "more to live for."

A Change in Purpose

"What on earth am I doing with all my stuff?" This intriguing question is imminently practical and important, and one that each of us needs to answer. How we answer that question will be reflected by what we choose to do with our material possessions. Did God entrust to us excess material possessions to increase our lifestyle or to

increase our kingdom impact? Did our Father furnish us with surplus resources so we could be “rich in lifestyle” or so we could be “*rich in good deeds*” (I Timothy 6:18)?

There is no more powerful example of this statement, “You can live on less when you have more to live for,” than what is vividly demonstrated in the life and death of Jesus himself. II Corinthians 8:9 tells us, *For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sake He became poor, that you through His poverty might become rich.*

Jesus was the richest “man” in the universe; yet facing a divine purpose that collided with His exalted place in Heaven, He willingly *humbled Himself* and *made Himself nothing* (Philippians 2:6-8). He came to a dirty, sin-filled, remote planet to accomplish this divine purpose. He downsized from a throne in Heaven to a cross on Calvary. Jesus was pursuing a purpose that required Him to radically reduce His preferred lifestyle in order to carry out a grand and noble purpose—the redemption of the entire human race. None of us can escape the probing question that if Jesus, being rich, became poor for us so that we could be rich, what does He intend for us to do with those riches we have gained from His voluntary poverty? We need to soberly ponder this question.

For a man to choose to “live on less,” it will require a radical reorientation of his life purpose. This will ultimately reveal to him that there is indeed a greater life purpose that will give him even “more to live for.” “You can live on less when you have more to live for.” Maybe each of us ought to humbly reconsider our current **perspective**, our current **priorities**, and our current **purpose**. If we honestly assess these three areas of our lives and humbly attempt to align them with the **perspective**, **priorities**, and **purpose** of Christ, we might just find, to our surprise, that we will be glad to “live on less,” because in so doing we have actually found “more to live for”—much more.

ABOUT THE AUTHOR — E. G. “JAY” LINK

E. G. “Jay” Link has a unique combination of being an ordained minister with a Master Divinity degree in Biblical Theology and a professional Stewardship planning coach who for over 40 years has been working with very affluent Christian families to enable them to optimize their Kingdom impact with all that the Lord has entrusted to them to manage. After retiring from his personal practice, he then served for five years as Director of Taylor University’s Stewardship Planning Ministry, which he launched for them. Most recently, Jay founded the Stewardship Resource Group to serve Christian ministries, colleges, and churches to better minister to their highest capacity families. He has written six books, hundreds of articles and has provided extensive training curriculum for hundreds of professional financial and legal advisors in how to provide stewardship planning services for their clients.