

Controlling our Consumption



Living on Less

Recently I received an email with the subject line, “You can live on less when you have more to live for.” This statement so struck me that I literally stopped my expeditious handling of all my emails and just pondered this profound and thought-provoking statement. “You can live on less when you have more to live for.”

This is not a statement describing an involuntary “belt-tightening” when economic circumstances force one to reduce a preferred lifestyle. It is talking about someone who chooses to voluntarily reduce his/her current lifestyle – a willing reduction.

Routinely, one of the primary objectives in planning for those who have surplus cash flow and excess wealth is to ensure that they are able to maintain their current lifestyle while doing all their inheritance and charitable planning. The key word here is “maintain.” In other words, “I am willing to be as charitable as possible with my “wealth” as long as it does not negatively impact my current lifestyle.

But this statement suggests that there might actually be some reasons why a person would want to reduce his rate of personal consumption (what we call the “burn rate”) to intentionally “live on less.”

So what might happen that would lead a person who could live on more – 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 I pondered this statement, I asked myself, “What would it take for me or anyone else to willingly choose to live on less?” I concluded that in order to choose to live on less there would have to be a change in one or more of these three areas – (1.) one’s Perspective, (2.) one’s Priorities, and/or (3.) one’s Purpose.

A Change in Perspective

I travel a lot and in order to avoid feeling “claustrophobic” on the plane, I always try to get an aisle seat, but on occasion, I find myself “trapped” in a window seat. If there is any redemption to a window seat it is the view. I must confess that there is nothing that gives me 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 undoubtedly something “more to live for” than the insignificant and temporary creature comforts of his current lifestyle.

Matthew 13:44-46 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

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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.”

Their perception of the value of their current possessions was totally redefined when they discovered something they perceived to be of far greater worth. There is an old riddle, “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 a list of priorities. They are seldom put 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 list 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 had to choose between helping your child with their college expenses or buying a new car, your pre-set priorities will determine which choice you make. And, 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.

We recently were hired by a younger couple who had done extremely well professionally and financially. The husband and wife came from nothing and 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. And quite apart from any influence by me, the husband had already made the decision that he wanted to become one of the greatest Christian philanthropists in history. In order to do this, they have already begun to cut their lifestyle consumption by multiples in order to have more available to deploy for Kingdom work. They are selling their “mansion” and moving into a modest home. They are buying cheaper used cars and intend to drive them until they cannot be driven anymore. His goal now is to build as many businesses as he can and grow them as much as he can so he can give as much as possible to the Kingdom during the rest of his life. Talk about a change in priorities!

For a man to choose to “live on less” it will require a radical reordering of existing priorities and these newly reordered priorities likely will reveal to him that there is much “more to live for.”

A Change in Purpose

In one of my slideshow presentations I ask the question, “What on earth am I doing with all this wealth?” I think it is an imminently practical and important question that each of us needs to answer. And how we answer that question will be reflected by what we choose to do with our material possessions. Did God give us excess material possessions to increase our lifestyle or to increase our Kingdom impact? Did our Father provide us with surplus resources so we could be “rich in lifestyle” or

so we could be “rich in good deeds” (I Timothy 6:18)?

I can think of 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 and 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) and 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.

I think 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 that will 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. It may be that 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 found “more to live for” – much more.

Life Application Questions

1. What is your initial reaction to this video?

2. What is your reaction to the statement, “you can live on less when you have more to live for?”

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3. In Matthew 13:44-46 Jesus gives us an illustration, “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.” What would be the “treasure” or the “pearl of great value” that would motivate you to sell everything you possess in order to have it?

4. Here is a list of typical life-priorities. Put them in your order of priority.

- ___ Job/Career
- ___ Spouse
- ___ Children
- ___ Entertainment
- ___ Recreation/Sports
- ___ Friends
- ___ Money
- ___ Success
- ___ Image
- ___ Power

5. Now give this same list to your spouse, and then to your children or friends, and ask them to list what they see your order of priorities to be. Compare your list to their list. What might you learn from this exercise?

6. How did the story of the young, very successful couple who was substantially downsizing so they could give more to the Kingdom impact you?

7. How does it make you feel to know Jesus willingly downsized from a throne in Heaven to a cross on Calvary for you?

8. 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." If Jesus being rich, became poor for you so that you could be rich, what does He intend for you to do with those riches that you have gained from His voluntary poverty?

9. How does your life-perspective, life-priority and life-purpose line up with the perspectives, priorities and purposes of Christ?

10. What are you going to do about these discrepancies?

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11. For you personally, what would the “more to live for” have to be for you to gladly choose to “live on less.”

12. What is going to change in your life going forward because of this lesson? What are you going to start doing differently?

Controlling our Exposure



The Numbing Effect

Have you ever been reading a passage in the Bible about the depravity of unbelievers only suddenly to have your face appear on the page before you? This happened to me recently reminding me that since we are all still fallen creatures (albeit forgiven), to the extent we do not allow the Holy Spirit to control and fill us, to that extent we are no stronger than an unbeliever.

The verse I read was Ephesians 4:19, “Having lost all sensitivity, they have given themselves over to sensuality so as to indulge in every kind of impurity, with a continual lust for more.” (niv)

It was that last line, “with a continual lust for more,” that gave me pause. The end result of this moral depravity, according to Paul, was a “continual lust for more.” Did I show signs in my life of a “continual lust for more?”

What a good question for all of us to ask ourselves. In this verse Paul gives us the progressive decline that leads a person to ultimately living a life (consciously or unconsciously) consumed with a “continual lust for more.”

As believers, we are seeking to live a holy life in an unholy world that is bent on our spiritual, moral and physical destruction. It would do us all

well to be aware of the following three step progression of failure so we can do everything possible to avoid inadvertently falling into its subtle clutches.

The First Step: Callousness - “lost all sensitivity”

There is an obvious fact about our human nature. Whatever becomes common becomes “invisible.” Our culture offers abundant quantities of things and experiences that can and will numb our spiritual sensitivities. If we allow ourselves to be injected with enough carnal Novocain, our spiritual sensitivities will eventually become so diminished that we will no longer even notice the evil, the crude, the greedy, the violent, the selfish, the blasphemous – it will simply become invisible. We can all likely think of numerous examples when we have seen this happen.

Many translations use the word “callousness” in this verse. Calluses come from excessive use of some part of your body – hands, feet, fingers, etc. Once a callus has formed, the feeling in that area of your body is gone.

There is a little song I sang as a child that cautions against becoming calloused. You may know it. It is entitled, “Oh be careful little eyes what you see...” The other verses tell our ears to be careful what they hear, our hands what they do and our feet where they go.

Each time we expose ourselves to the godless things of this world we receive another shot of Novocain. Each shot further numbs our spiritual sensitivity and the ability of the Holy Spirit to protect us from the deadliness of what we are exposing ourselves to.

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This numbing affect of the things of this world is no better illustrated than in Jesus' assessment of the believers in the church at Laodicea in Revelation 3:15-18, "I know your deeds, that you are neither cold nor hot; I would that you were cold or hot. So because you are lukewarm, and neither hot nor cold, I will spit you out of my mouth. Because you say, 'I am rich, and have become wealthy, and have need of nothing,' and you do not know that you are wretched and miserable and poor and blind and naked. I advise you to buy from me gold refined by fire, that you may become rich, and white garments, that you may clothe yourself, and that the shame of your nakedness may not be revealed; and eye salve to anoint your eyes, that you may see." (niv)

John Calvin said, "Prosperity inebriates men, so that they take delights in their own merits. Nothing is more dangerous than to be blinded by prosperity."

These believers had become so numbed by the things of this world that they were not even conscious of the fact that they were spiritually "wretched and miserable and poor and blind and naked." How could this have possibly happened? They allowed themselves slowly over time to become numb to their own materialism to the point of blindness. Have we, like them, become numbed by the appeal of the world so that we too are unaware of our own spiritual blindness?

The way to avoid this downward spiral is to do whatever we can to avoid being injected with the numbing Novocain of worldliness and materialism.

The Second Step: An increasing indulgence in our physical appetites - "indulge"

Once we are adequately and spiritually numbed we will find ourselves feeling free to participate in what John McArthur describes as, "unbridled self-indulgence." As the conviction of the Spirit and the Word are now muffled or silenced altogether, we will become like the believer in James 1:22-24, "But be doers of the word, and not hearers only, deceiving yourselves. For if anyone is a hearer of the word and not a doer, he is like a man who looks intently at his natural face in a mirror. For he looks at himself and goes away and at once forgets what he was like." (esv) He is no longer inclined to respond. He is rather inclined to forget. The numbness has done its work.

Now, sufficiently numbed to spiritual reality and truth, we can blindly pursue, partake of and participate in the things of the world without any feeling of contradiction or conviction. We can indulge our fleshly appetites with little or no restraint. We can do things, buy things, wear things, watch things, eat things, drink things and say things totally oblivious to our spiritual inconsistency and opposition to the ways of God. Satisfying our appetites/pleasures can easily become a major focus, if not the primary focus of our lives.

The Third Step: Addiction - "a continual lust for more"

Whenever we think of an addict we normally picture some pathetic crack user lying unconscious in some back alley somewhere or the haggard drunk staggering home at 2:00 AM after getting himself thoroughly "wasted." We don't like to think of addicts as people in suits and dresses, living in nice homes, going to good churches, running successful businesses and known as good Christians. And we most certainly don't want to think of an addict as the person who is wearing our clothes and living in our house and is a respected member of our church and our community.

If we would be completely honest with ourselves, we would all admit that we are quite prone to addictions. In fact, most of our lives seem to be spent continually trying to avoid one addictive extreme or another. Be it food, drink, money, possessions, gambling, entertainment, sex, power, fame...the list goes on and on. The only real difference between us is which of these addictive tendencies we personally struggle with.

We can know we are addicted to something when we just won't give it up, even when we want to. The rich young ruler wouldn't give it up (Matthew 19:22). Agrippa wouldn't give it up (Acts 26:28). Judas wouldn't give it up (John 12:4-6). The Pharisees wouldn't give it up (John 9:24-29). And countless millions of others in this world (believers and unbelievers alike) won't give it up either. The challenge for each of us is to honestly assess what "it" is in our lives – what is our insatiable "lust for more."

The chorus of Casting Crowns' song Slow Fade poetically expresses what Ephesians 4:19 is warning us to avoid.

It's a slow fade when you give yourself away

*It's a slow fade when black and white
have turned to gray
Thoughts invade, choices are made, a price will be paid
When you give yourself away
People never crumble in a day...*

The key to overcoming the traps of worldly addictions is to first do everything we can to stay away from the "needles of worldly Novocain" that are anxiously waiting to inject their numbing influence on us – hoping that after we have been fully anesthetized we will painlessly and naively wander deeper into the darkness unaware that we are in the midst of a "slow fade."

Being An Overcomer

The Word gives us four clear directives on how to successfully avoid the enticing and numbing affects of the world as we journey on towards eternity.

- Be alert: I Corinthians 16:13, "Keep your eyes open for spiritual danger; stand true to the Lord; act like men; be strong..." (tlb)
- Be serious: I Peter 5:8, "Be sober-minded... Your adversary the devil prowls around like a roaring lion, seeking someone to devour." (esv)
- Be content: Philippians 4:11-12, "for I have learned to be content in whatever circumstances I am. I know how to get along with humble means, and I also know how to live in prosperity..." (nasb)
- Be Spirit-minded: Romans 8:5, "For those who live according to the flesh set their minds on the things of the flesh, but those who live according to the Spirit set their minds on the things of the spirit." (esv)

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We do not want to ever forget I John 4:4, “You are from God...and have overcome them (the false spirits of this world); because greater is He who is in you than he who is in the world.” (esv)

If we stay alert, serious, content, and Spirit-minded, we will overcome. May it be so for all of us.

Life Application Questions

1. What is your initial reaction to this video?

2. Do you find yourself struggling with a continual lust for more of anything? Discuss Ephesians 4:19, “Having lost all sensitivity, they have given themselves over to sensuality so as to indulge in every kind of impurity, with a continual lust for more.”

3. As believers, why do you think it is so very easy for us to become numb in this world?

4. What needles of worldly novocain do you allow to numb your spiritual sensitivities?

5. Have you personally seen the statement, “Whatever becomes common becomes invisible” to be true in your regular exposure to what is worldly or evil?

6. In what areas of your life do you find you have become “callous?”

7. Do you find yourself using a phrase that you forbid your children to use a few years ago? Why has crude “toilet” and “sex” talk become so commonly accepted?

8. Considering John Calvin’s words, “Prosperity inebriates men, so that they take delights in their own merits,” how have you taken your prosperity for granted? “Prosperity inebriates men, so that they take delights in their own merits.”

9. Look back over the past 10-15 years of your life and consider how you have developed an “indulged” attitude? How have you experienced lifestyle creep?

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10. We all have addictive tendencies. Have you identified yours? What effective strategies have you developed to avoid the enticing and numbing effects of the world?

11. What is going to change in your life going forward because of this lesson? What are you going to start doing differently?

Controlling our Time



What is Your Most Valuable Possession?

What is your most valuable possession? When you first read this question your mind may quickly scroll through the list of all your possessions, looking for your asset with the highest value. For most people, you hear their home is their most valuable asset. For those whose net worth is larger, that is seldom the case. Instead, it might be their business, one of their real estate holdings, or their investment portfolio? No matter which asset you may select as the most valuable, you will have picked the wrong one. Our materialistic culture drives us to think of our things when we think of our valuables, but there are other non-material things that are worth much more.

I would suggest to you that the correct answer to this question can be found by looking on a different balance sheet. Many years ago I heard Bob Buford, a self-made multimillionaire and author of the book *Halftime: Changing your Game Plan from Success to Significance*, speak at a conference. Right in the middle of the presentation he made a comment that was so profound and struck me so deeply that I do not think I really heard anything else he said for the rest of his presentation. He paused, gave a reflective look, and then commented, “It seems insane to me that a person would be willing to trade what he has a shortage of—time—in order to gain more of what he already has a surplus of—wealth.” You cannot read this once and fully absorb it, so look at it again. “It seems insane to me that a person would be willing to trade what he has a shortage of—time—in order to gain more of what he already has a surplus of—wealth.”

So, what is your most valuable asset? It is the time that you still have “banked” in this life. Your “time on this earth” account is all too quickly shrinking with every day that passes. And the most troubling part of this time account is that we cannot see how much we have left. Is it days, months, years, decades?

We often hear people ask the question, “How do you spend your time...?” This is a very accurate way to phrase how we use our time: we spend it. Unlike your financial accounts that you can make additional deposits into and build the account in the future, you can make no additional deposits into your time account. The total number of days allotted to us was deposited into our time account before we were even conceived. King David confirms this in Psalm 139:16, when he acknowledges, “And in Your book were written all the days that were ordained for me, when as yet there was not one of them.” So, all of us will spend our time on something—and once it is spent, it is gone.

The truth of Bob Buford's comment is nowhere more clearly illustrated than in the story of the rich farmer we looked at earlier. After another excessive bumper crop season, he says,

This is what I will do: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, ‘Soul, you have many goods laid up for many years to come; take your ease, eat, drink and be merry.’ But God said to him, ‘You fool! This very night your soul is required of you; and now who will own what you have prepared?’

Luke 12:18-20

How pathetically sad. He was willing to trade what he had almost nothing left of—time—in order to

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gain more of what he already had a surplus of—wealth. And then to add insult to his folly, God goes on to say of this man, “So is the man who stores up treasure for himself, and is not rich toward God” (Luke 12:21). He did not die rich—he died broke.

In Psalm 90:12, Moses asks God to help him use his time account wisely. He prays, “So teach us to number our days, that we may present to You a heart of wisdom.” Paul said it this way in Ephesians 5:15-16, “Therefore be careful how you walk, not as unwise men but as wise, making the most of your time, because the days are evil.” And not only are the days “evil,” they are also very limited.

It seems to me that we need to manage our time account with even greater care than we manage our investment accounts. And we should be very leery about making any withdrawals out of our limited time account—“spending our time”—in order to make additional deposits into our temporal, investment accounts or even worse wasting our time on things that really don’t matter.

I have consistently heard from many Christian families their honest acknowledgment that they have more money to give than they have time. It is considerably easier for these believers to make a gift from their material possessions than it is to make a gift from their over-used and ever shrinking time account.

Keep this in mind: it is not in how much of our stuff we give; it is in how much of ourselves we give that allows us to fully experience the joy and blessing of giving. As a nation, we have far too much material prosperity to experience much real sacrificial giving, regardless of how much or how little of it we personally possess. But we all have precious little to give from our time account, but this is where we, who are rich by the world’s standard, learn to give like those who have little – by any standard.

More and more families are catching the vision and seeing the power of short-term, family mission trips to needy countries. Can you guess what proves to be the greatest obstacle in pulling off such a trip? It is not typically the cost. That is frankly the easiest part of the trip. The hardest part of the trip is finding the time for all of the members of the family to make such a trip—to make a difference. The problem is the time, not the money.

When I was a young boy, I spent a good bit of time visiting my grandmother. She was a zealous and committed Christian woman and everywhere you turned in her small home, there were signs of her faith—a Bible on the coffee table—plaques and pictures on the walls—Bible verses on the refrigerator. There was one plaque in particular that made a significant impact on my thinking as a young boy. I did not realize it then, but I do now. The little plaque read, “Only one life ‘twill soon be past, only what’s done for Christ will last.” Because of that compelling thought, my entire life, for the most part, has been one continuous attempt to use the brief time that God has allotted me to do something that will matter for eternity. Without this ultimate, eternal objective as our singular focus, life is correctly summed up by Solomon, “All of it is meaningless, a chasing after the wind” (Ecclesiastes 2:17 niv).

What is your most valuable asset? How are you using your most valuable asset to do something that will last for eternity? Our cry should be, to paraphrase Isaiah 6:8, “Here I am Lord, [spend] me”

Life Application Questions

1. What is your initial reaction to this video?

2. How did Bob Buford's comment, "It seems insane to me that a person would be willing to trade what he has a shortage of – time – in order to gain more of what he already has a surplus of – wealth" strike you? Are you guilty of being "insane"?

3. Why is the story of the rich farmer such a perfect example of what Bob is saying?
"This is what I will do: I will tear down barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, 'soul, you have many goods laid up for many years to come; take your ease, eat, drink and be merry.' But God said to him, 'You fool! This very night your soul is required of you; and now who will own what you have prepared?'" Luke 12:18-20

4. Are you like most affluent American families who have more money to give than they do time? If this is true, then what is your most value possession? What are you doing to preserve and spend wisely this most precious of all possessions?

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5. How do you respond to the comment, “It is not in how much of our wealth we give; it is in how much of ourselves we give that allows us to fully experience the joy and blessing of giving?” How do you respond to that idea? Do you get more joy out of writing a check or getting personally involved? Why?

6. The plaque mentioned read, “Only one life ‘twill soon be past. Only what’s done for Christ will last.” What could you do with your limited remaining time on earth to accomplish something with your life that will last for eternity?

7. Moses tells us to “number our days that we may present to You a heart of wisdom” (Psalm 90:12). How many days do you have left if you live to your actuarial life expectancy?

Life Expectancy Using the RP-2000 Combined Healthy Mortality Table Projected to 2011																																																													
Age	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64														
Male	62	61	60	59	58	57	56	55	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	37	36	35	34	33	32	31	30	29	28	27	26	25	24	23	23	22	21	20	19	18														
Female	65	64	63	62	61	60	59	58	57	56	55	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	34	33	32	31	31	30	29	28	27	26	25	24	23	22	22															
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Male	18	17	16	15	14	14	13	12	12	11	10	10	9	9	8	7	7	6	6	6	5	5	4	4	4	3	3	3	3	3	2	2	2	2	2	2	2	2	2	2	2	1	1	1	1	1															
Female	20	19	18	17	17	16	15	15	14	13	12	12	11	11	10	9	9	8	8	7	7	6	6	5	5	5	4	4	4	4	3	3	3	3	3	3	3	3	2	2	2	2	2	2	2																

(Keep in mind, half of us will live longer and half of us will die sooner than these figures.)

What if you were to learn that you only had 30 days left on this earth? How would your life and the use of your remaining days change? What does this tell you about your real life priorities and how wisely you have used the time already spent?

8. If you continue on the course your life is on right now, when you finally exhaust your “time account,” how will you measure up to Ephesians 5:15-16, “Therefore be careful how you walk, not as unwise men but as wise, making the most of your time?” Have you made the most of your time? If not, what would you have to change for the answer to be “yes?”

9. Would you be willing to pray to the Lord, “Here I am, Lord, spend me?” What might happen if you sincerely began praying that on a daily basis?

10. What is going to change in your life going forward because of this lesson? What are you going to start doing differently?

LESSON FOUR

Controlling our Perspective



Living in the Present

The old idiom, “There is no time like the present” is quite a profound thought. It could be profoundly good or it could be profoundly bad depending on where you go with it. If we hear in this statement “live for the present,” we will be heading down a dark road of self-indulgence and immediate gratification with no regard for either the past or the future. The person who lives solely for the present is always looking and never finding what they really want in life. And their past is full of brokenness and regret, and their future limited from

the consequences of their choices.

If however, we focus on living in the present, we will find a heightened sense of richness and satisfaction in life that will likely surpass anything we have experienced in our lives to date. So, let me elaborate on this idea of living in the present so we can better understand (1.) its brevity, (2.) its challenges and (3.) its richness.

The Sobering Brevity of the Present

The thought of living in the present is a mind-boggling idea if you really understand what the present is. Let me explain. Think of your life as a horizontal line. It has a starting point (your birth), but no ending point (eternity). The present is nothing more than a thin vertical line that moves slowly and inexorably across the continuum of your life timeline, converting your future into your past. The present is so brief that by the time you even say the word “present,” it is no longer in the present, it is now in the past.

For me, it is easier to grasp the sobering brevity of living in the present moment if I think about my life in terms of seconds. Lord willing, we will all get to experience 86,400 present seconds in this upcoming day. So, as every second passes, a future second is immediately turned into a past second of our lives. When we calibrate living in the present into seconds – instead of hours, days, weeks, months or years, our appreciation of what it means to live in the present will be greatly magnified.

Maybe that is why God gave us hours, days, months and years as primary time measurements instead of seconds. He knew how difficult it would be to continuously attempt to live in the present when the present is so incredibly fleeting.

The Challenge of Living Fully in the Present

God is clearly a God of the present. Do you remember when Moses asked Him what His name was and God told him to say, “I am that I am” (Exodus 3:14)? He is – not He will be or He has been. He is now – perpetually in the present. Because God is outside the time/space continuum He is not bound by the past, the present and the future like we are. For Him, everything is in the present. I must confess no matter how hard I try, I simply cannot get my mind around the enormity of this thought.

David reminds us to focus on the present in Psalm 118:24, “This is the day which the Lord hath made. We will rejoice and be glad in it.” Jesus taught us to pray in Matthew 6:11, “Give us this day....” He also knew we would struggle with fears for the future so He told us in Matthew 6:34 to “not worry

about tomorrow....” Paul did not want to be hindered by his past which is why he told us in Philippians 3:14 that he was “forgetting what lies behind....” It is all about living in the present.

How often do we miss fully living in the present moment because we are so busy rehashing the past or rehearsing for the future?

I will sadly confess that my family knows all too well that even though I may be physically in the room with them, it does not necessarily mean that I am also mentally and emotionally in the room. I am often thinking about something that has already happened or focused on something that is coming up. And I miss the sweetness of the present moment because I am simply not all there to share in it.

Let me share with you a personal illustration. When my oldest two daughters were still quite young, I had been sharing with them I John 3:17, which says, “But if anyone has the world’s goods and sees his brother in need, yet closes his heart against him, how does God’s love abide in him?” We were trying to teach them that how we respond to those in need shows whether we really love God or not.

As providence would have it, the next Sunday I happened to be preaching that morning and Pam, my wife, was playing the piano. As is often the case with families with small children, we were running late. We jumped into the car and hurried out of the driveway and sped off to church.

On the main street to the church that morning we happened to drive by a disheveled, elderly lady walking down the side of the road pulling a cart with a big bag. I crossed over into the left lane so as to not get too close to her and drove on by. Bethany, my oldest daughter, broke the silence and asked me, “Daddy, don’t you love God?” I said, “Of course I do, honey, why do you ask?” I can still remember 25 years later what she said next. She asked, “Daddy, that lady needs help and we have a car. If we really love God, shouldn’t we stop and help her?” My daughter was living in the present. I, on the other hand, was in too big of a hurry to get to church to minister to the needs of the congregation to see anybody with needs along the way.

Jesus, unlike me, always lived in the present. One of my favorite stories is when Jesus is in the middle of teaching and something threatens to interrupt Him. Here is what it says in Matthew 19:13-15, “Then people brought little children to Jesus for him to place his hands on them and pray for them. But the disciples rebuked them. Jesus said, ‘Let the little children come to me, and do not hinder them, for the kingdom of heaven belongs to such as these.’ When he had placed his hands on them, he went on from there.”

He was so in the present that right in the midst of his teaching, he saw a greater opportunity and He stopped right in the middle of his sermon, blessed and prayed for the children and then it says, “he went on from there.” He picked back up with His lesson where He left off. I like the way Jesus handled His interruption better than I handled mine. Which leads me to another important thought. How we choose to live in the present creates the past we get to live with for the rest of our lives. A very sobering thought, isn’t it?

The Richness of Living Fully in the Present

So, how do we fully live in the present moment? Let me share with you a frame of mind that has done more to help me live in the present than anything else. It is so simple and yet so powerful. Here it is –

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“There is a first time and a last time for everything in life.” Let me explain.

There was the first time I ever went fishing with my Dad and there was the last time. There was a first time I got to hold each of my four, precious daughters in my arms and there will someday be a last time. There was the first time I got on the floor to play with my grandchildren and there will be a last time. There was the first time I tied my very own shoes. And there will someday be a last time. There was the first sermon I ever preached and there will someday be the last.

When our entire family is able to get together, I cannot help but be mindful that this could be the last time we will all be together as a family. When we visit Pam’s aging father who is not in good health, we are consciously aware, this time could be the last time we see him this side of eternity.

You see, it is this recognition that there is a first time and a last time for everything that makes all the in-between times so much sweeter. Savor the small things that each day brings, because some day you just may discover that they were really the big things.

Keep in mind the old saying. “Yesterday is history, tomorrow is a mystery, today is God’s gift, and that’s why we call it the present.”

Robert Brault pondered, “Why be saddled with this thing called life expectancy? Of what relevance to an individual is such a statistic? Am I to concern myself with an allotment of days I never had and was never promised? Must I check off each day of my life as if I am subtracting from this imaginary hoard? No, on the contrary, I will add each day of my life to my treasure of days lived. And with each day, my treasure will grow, and not diminish.”

May I encourage you to let the past be your teacher. Let the future be your hope. But let the present be your life. May it be so for all of us.

Life Application Questions

1. What is your initial reaction to this video?

2. How important is it to distinguish between living for the present and living in the present?

3. What is your greatest personal struggle with living in the present?

4. How would your daily schedule change if you were fully living in the present?

5. Share some common way you rehash the past.

6. In what ways might you find yourself rehearsing for the future (worry)?

7. How does I John 3:17 challenge you to live in the present? "But if anyone has the world's goods and sees his brother in need, yet closes his heart against him, how does God's love abide in him?"

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8. In what ways is it important to keep ever present in your mind the statement, “There is a first time and a last time for everything in life.” In what ways would doing so help you to more fully appreciate the present moment?

9. Is God challenging you to be more “people focused” or more “time focused” (i.e. “stop and smell the roses” or “stop wasting time”)?

10. What are some practical ways you can allow the past to be your teacher?

11. In what specific areas of your life do you see the need to be more fully living in the present?

12. Explain how embracing this statement could change your perspective on a typical day? “Yesterday is history, tomorrow is a mystery, today is God’s gift, and that’s why we call it the present.”

13. What is going to change in your life going forward because of this lesson? What are you going to start doing differently?

LESSON FIVE

Controlling our Greed



How Much is Enough?

Asking the question, “How much is enough” seems almost un-American, doesn’t it? Whatever our current salary or income, we want more. However much we have invested, we want it to grow to become more. No matter how big our business, we want to make it bigger. “More” is woven into the very fabric of the American psyche.

The multimillionaire, John D. Rockefeller, was once asked the question, “How much money is enough?” He answered quite transparently, “Just a little bit more.” In other words, “I will never have enough.” Might this be our conscious or unconscious mindset as well?

Let me ask you a probing question, “Is this ‘never enough’ mindset a spiritually healthy place for a believer to dwell?” I have given this question a good bit of thought and my answer is, “It depends.” Let me explain the three issues it depends on.

1. Restraining Our Greed

Reading Luke 12:15, I noticed something I had never seen before. Jesus says, “Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions.” What caught my attention for the first time was the phrase “every form of greed.” Jesus is informing us that there are multiple manifestations of greed.

The word greed literally means “wanting more” or “eager for gain.” Greed is as open-ended as Rockefeller’s answer. With greed, enough will never be enough. Greed always wants more. It is not limited to just material things either. Consider this list of various forms of greed.

- More money
- More power/control
- More pleasure
- More leisure
- More food
- More fame

Greed can be like drinking salt water. The more you drink, the more thirsty you become. It never satisfies.

Greed has two illegitimate children that you have likely met at some point in your life. Their names are Envy and Covet. Envy makes us unhappy because we don’t have what others have. Envy drives us to “keep up with the Joneses.” It is what makes us discontent until we can get the same things others have. We cannot rejoice when others get something because we don’t have it too.

Covet is the more sinister of the two. It actually wants to take from another person what he has. In other words, my gain will be at your loss. Ahab coveted Naboth’s vineyard (1 Kings 21). He didn’t want

a vineyard like Naboth's (Envy). He wanted Naboth's vineyard (Covet). In Exodus 20 we are told not to covet our neighbor's house or his wife. It is not that we want a house or a wife like our neighbor (Envy). It is that we want his very house or his very wife (Covet). David coveted Uriah's wife, Bathsheba (II Samuel 11). He didn't just want a woman like Bathsheba (Envy). He wanted Bathsheba (Covet).

One of the most effective ways to restrain greed and its illegitimate spawn is to set very clear finish lines and make them known to others so they can hold you accountable. Some finish lines to consider might be capping your lifestyle consumption or your net worth. Once you meet or exceed the finish lines these additional resources will be used for other purposes. I'll explain later.

2. Learning to be Content

Greed and contentment are total opposites. A greedy person will never be content and a content person will never be greedy. So while we learn to restrain our greed, we need to simultaneously learn to be content. The New Testament gives us three areas where we need to be content:

1. Content with your current possessions:
(Hebrews 13:5, "be content with what you have.")
2. Content with your current provisions:
(I Timothy 6:6, "If we have food and covering with these we will be content.")
3. Content with your current paycheck:
(Luke 3:14, "be content with your wages.")

If we get a handle on these three areas of our lives, we will experience a level of financial, spiritual and emotional contentment and freedom beyond anything we have ever known before. Keep in mind there is a huge difference between being financially independent and being financially free. You can be financially independent and not be financially free. Likewise, you can be financially free without being financially independent. I know some very wealthy people who are clearly financially independent, but they are anything but financially free. They are "slaves" to their possessions. I also know people who do not have "two nickels to rub together" and they are anything but financially independent. Yet, they are entirely financially free.

Our goal is to be financially free. We may never realize financial independence in our lifetime. But let me ask you, what would be wrong with living a hand to mouth existence if it is God's hand to your mouth?

The most effective way to truly become financially free is to restrain greed and learn contentment.

3. Deploying Our Surplus

What if God continues to bless your hard work and careful management of His resources with more than you need? What should you do with what exceeds your enough is enough limit? The answer should be obvious... give it away – all of it.

If you fail to set any finish lines, you will not know what is surplus and if you don't know what is surplus, you won't be inclined to deploy it.

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I have talked to more than one financially independent person who has expressed a concern that he/she might need all they have later in life and so they were unwilling to deploy their “surplus” because there was a chance, however remote, it might be needed later. John Calvin responded to this concern long before America was even founded.

What makes us more close-handed than we ought to be is when we look too carefully, and too far forward, in contemplating the dangers that may occur—when we are excessively cautious and careful—when we calculate too narrowly what we will require during our whole life, or, in fine, how much we lose when the smallest portion is taken away. The man that depends upon the blessing of the Lord has his mind set free from these trammels and has, at the same time, his hands opened for beneficence.

Obviously, as Solomon said, “There is nothing new under the sun” (Ecclesiastes 1:9).

For those of us who are driven and gifted to make money, it would be a real loss to stop making it. But once we cross our personal finish lines, our drive and our giftedness to make more can now be focused on getting more to the Kingdom and not just having more for ourselves.

My friend Randy Alcorn says it this way, “God prospers us not to raise our standard of living, but to raise our standard of giving.” This should be our goal: “live conservatively so we can give liberally.” Giving is no doubt one way in which Christians ought to be “liberals.”

So, the question, “Is this ‘never enough’ mindset a spiritually healthy place for a believer to dwell?” It depends. If our “never enough” attitude is focused on advancing our own personal kingdoms, then the answer is, “No, this is not a good place for a believer to dwell.” If our “never enough” attitude is focused on advancing and funding the Kingdom of God, then the answer is, “Yes, this is a very good place for a believer to dwell.”

So, how much is enough for you? Are you ready to (1.) restrain your greed, (2.) learn to be content and (3.) deploy your surplus? If so, then get ready for some exciting and radical changes in how you think and how you live!

Life Application Questions

1. What is your initial reaction to this video?

2. How do you struggle with a “just a little bit more” attitude?

3. How will understanding the difference between envy and coveting help you recognize them when you see them?

4. Share what is your greatest area of struggle with greed (more money, more power, more leisure, etc.)?

5. What activity that you are actively participating in that might be wise to discontinue – as it only fuels envy and greed in your life?

6. How might your life be different if you could get a handle on the three areas of contentment the New Testament mentions?

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7. Why is it so important to understand the difference between being financially free and financially independent?

8. What steps have your family taken to establish how much is enough and how much you intend to deploy? What steps do you still need to take going forward?

9. How does this statement by Randy Alcorn challenge you: "God prospers us not to raise our standard of living, but to raise our standard of giving."

10. What are some very practical ways in which you can learn to identify and control your greed in all areas of your life?

11. What is your response to the statement, "Save as much as you can, give as much as you can, make as much as you can"? How realistic and practical is it to sincerely try to live like this every day?

12. What is going to change in your life going forward because of this lesson? What are you going to start doing differently?

LESSON SIX

Controlling our Choices



Are You Trading Up or Trading Down?

Are you a day trader in the stock market? Probably not. However, I would suggest that all of us are day traders. We have spent most of our lives trading one thing for another. As a follower of Jesus, I think we must all carefully consider what we choose to trade away and what we get back in the trade. It may well be that in light of what you read here, you might want to modify your current trading strategy.

Before we can fully determine whether we are actually trading up or trading down we need to identify the three worlds of life:

The first World is what I call **The Inanimate World**
(The World of Things/The Lower World)

The second World is what I call **The Human World**
(The World of People/The Middle World)

The third World is what I call **The Spiritual World**
(The World of God/The Higher World)

These three worlds are not exclusive or unconnected. In fact, we exist in all three simultaneously. God has given us clear directions to help us understand these three worlds and how to enjoy the greatest possible benefit from each of them. However, as seems to always be the case, we are not naturally inclined towards a healthy balance between these three worlds.

Our lives begin with only a limited awareness of the Human World and no awareness of the other two worlds. However, it doesn't take long before a child becomes quite captivated with the Inanimate World. (Think of a child and his/her toys.) As we mature we discover that we can trade assets in our Human World (our time and our abilities) to acquire possessions in the Inanimate World that appeal to us and that we believe will give us pleasure.

When we choose to pursue making money or getting rich, we simply agree to trade what we possess in the Human World (our lives) for the acquisition of things in the Inanimate World (cash, electronics, cars, house, businesses, etc.). In so doing we are trading what is life for what is lifeless. We are trading down what we possess in the Human World to acquire something we want in the Inanimate World.

So, in the pursuit of inanimate objects, man willingly sacrifices some portion of his life to gain them. We may picture a man getting fatter and fatter as his accumulated wealth increases, but a more accurate image would be to see him as becoming more scrawny and emaciated as he continues to trade more and more of his life in the Human World for what is lifeless in the Inanimate World.

The story of Howard Hughes is just one of hundreds of tragic examples of what happens when a man sacrifices all he has in the Human World to gain what he wants in the Inanimate World. He died a drug

addicted recluse who at 6' 2" weighed only 90 pounds with a scraggly beard that hung to his waste, two inch long fingernails and toe nails that resembled cork screws. He chose to trade down. And in the trade he sacrificed life for things.

Think of this idea of trading in the context of growing a garden. The portion of your life you devote to growing that garden has been traded down to a harvest of inanimate produce. In a very real sense, part of you has been turned into a potato or a cucumber. (Rather a humbling thought, isn't it?) Now, if you eat the potato or cucumber, you immediately turn the lifeless vegetable back into life again (your life). But if you sell it and turn it into money and put the money in the bank, you have become the money in the bank. Earl Pierce called this conversion of life to things "coined man." Ravi Zacharias calls it "congealed life."

Land, buildings, cars, investments, gold, and silver are all part of the Inanimate World as well. In our pursuit of them we trade down the life we possess in the Human World to acquire what is lifeless in the Inanimate World.

Accumulating surplus possessions is an activity exclusively practiced by humans. Animals do not do this. Animals, at most, only store up enough to meet their current and short term future needs. Squirrels, for example, will store up enough nuts for the entire winter season. Ants do the same (Proverbs 6:6-8). But an ant does not store up enough for many winters to come. A squirrel does not try to corner the market on nuts and then resell them at a profit to other less creative and farsighted squirrels.

Do you remember in Luke 12:19 the comment of the rich farmer who was going to build bigger barns to store his bumper crop? He said, "...Soul, you have many goods laid up for many years to come; take your ease, eat, drink and be merry." Contrast his comment with what Jesus told those listening to His Sermon on the Mount, "Look at the birds of the air, that they do not sow, neither do they reap, nor gather into barns, and yet your heavenly Father feeds them. Are you not worth much more than they?" (Matthew 6:26). What is this telling us about trading down?

This inherent instinct of man to accumulate surplus wealth is proof that man did not evolve from the animals, but was created by the Owner of all things. Man has a natural, divine instinct to be an owner/heir and an accumulator. The problem is that in our fallen condition, this divine instinct of ownership most often degenerates into avarice, pride and self-destruction.

So, we need to ask, "Can My Congealed Life Ever be Recovered?"

The good news is, "Yes!" You can redeem the life you traded to acquire lifeless assets by now using those lifeless things for a good purpose in the Human World or the Spiritual World. You can bring them back to life again.

Ebenezer Scrooge is a great example of a man who had reduced his life to an impressive balance sheet of lifeless things in the Inanimate World. Yet, unknown to him, in the human world he was sick, pitiful and impoverished and in the Spiritual World he was altogether dead. Thankfully, through the three visitations, he finally realized his poor trading practices and gladly began resurrecting part of his lost life by deploying his inanimate possessions back into the Human World using them to bless and assist his fellow human beings, most notably, Tiny Tim.

Unlike Scrooge, King David wanted to not just trade up some of his inanimate possessions, to the

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Human World, he wanted to trade them up to the Spiritual World. I Chronicles 21 tells the story. Ornan wanted to give David everything he needed to offer a sacrifice to the Lord. But King David said to Ornan in verse 24, “No, but I will surely buy it for the full price; for I will not take what is yours for the Lord, or offer a burnt offering which costs me nothing.”

David wanted to give something of himself, his own life, to God. He did not want to give something of Ornan's life to God. So David took his “congealed life” to buy the land, the wood, and the needed animals and in so doing he offered a part of himself to the Lord in the sacrifice. He traded up.

Should we not be reminded of what Jesus said about trading up and not trading down? In Matthew 6:19-20 He tells us, allow me to paraphrase, “Do not (trade down) for yourself treasures on earth in the Inanimate World..., but trade up for yourselves treasures in heaven in the Spiritual World...”

I think we need to ask, “What about those to whom God has given the power to make more wealth than they need to live on as in Deuteronomy 8:18?” For those whom God has empowered to be wealth makers, I would suggest that they should indeed do so with all the power that God has given them. But the critical question must be asked, “Be a wealth maker for what purpose?”

If these gifted wealth makers use their surplus, accumulated, inanimate assets (cash, investment accounts, real estate holdings, business interests, personal property, etcetera.) their success has provided to them for Kingdom purposes – they will be trading up (trading human life for spiritual life). If they use them to meet their own physical needs or the physical needs of others – they will be trading even (trading human life for human life). And if they retain their inanimate, surplus possessions in their current state for their own pleasure and security – they will have traded down (trading human life for no life at all).

The objective is clear. Our fundamental motivation and primary purpose for making surplus wealth is to trade up with it.

If you already have accumulated surplus, inanimate wealth, let me command you based upon I Timothy 6:17-19 to trade up (human life for spiritual life).

“Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment, Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.”

If you have not accumulated surplus, inanimate wealth, let me encourage you based upon Hebrews 13:5, to be content with what you have and not be tempted to trade down (human life for lifeless things).

It says, “Let your character be free from the love of money, being content with what you have; for He Himself has said, ‘I will never desert you, nor will I ever forsake you...’”

May we all be careful not to be seduced by the lie of the great deceiver that the best of life can be acquired in trading down. Be sure the best of life (in both this life and the one yet to come) will always be found in trading up.

Life Application Questions

1. What is your initial reaction to this video?

2. What is so revolutionary about the idea of trading our human life in order to possess things?

3. What can we learn about wealth and its impact on its possessors from the story of Howard Hughes?

4. What can be learned from the animal kingdom in regard to worry and striving for more?

5. What is the real source of our continual desire to be the owner and accumulate more?

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6. Considering Matthew 6:19-20. Share some ways in which you could “trade up” by storing treasures in heaven?

7. In I Chronicles 21 King David converted something from the inanimate world to the spiritual world. How might you do the same kind of thing today?

8. How does Hebrews 13:5 personally challenge you in your spiritual walk in this material world? 10. “Keep your lives free from the love of money and be content with what you have, because God has said, ‘Never will I leave you; never will I forsake you.’”

9. Share an example of how you have personally converted part of your life into an inanimate object?

10. How can focusing on trading down to acquire inanimate objects actually limit and hinder our spiritual lives and impact?

11. What is going to change in your life going forward because of this lesson? What are you going to start doing differently?
