

THE KINGDOM BUILDER



STEWARDSHIP MINISTRIES

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 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.



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