

## 7. OUTWARD SIMPLICITY: BEGINNING STEPS

*There are two ways to get enough: one is to continue to accumulate more and more. The other is to desire less.*

—G. K. Chesterton

*Wow* Personal finance is the new forbidden subject of modern society. Once we were afraid to discuss sex in public, but no more. Now we flaunt our newfound freedom like an adolescent first learning to smoke. Then death was the subject no one dared discuss above a whisper. That day is gone too. Seminars on death and dying abound. We can buy tapes, films, and books on how to die gracefully. Gerontology is fast coming into prominence as a major science.

The great taboo today is personal finances. How we spend our money is our business, and nobody is going to tell us what to do with it. Vigorously we resist any public airing of so private a subject. When laws are passed to force public officials to give an open accounting of their stewardship, they still find ways to obscure the truth. Sermons on lifestyle or our obligation to the poor are viewed as a personal affront, a breach of private boundaries. We pull down the shades over our financial affairs; we balance our budgets and shuffle our credit cards behind closed doors.

Today there is a heretical teaching that is an absolute plague in American Christianity. It is the dogmatic and unexamined credo that whatever we gain is ours to do with as we please. If we earn \$70,000, how we spend it is our private affair. Perhaps we will concede that it is legitimate for the Church to talk about tithing, but the other 90 percent is none of its business.

How utterly self-consumed and provincial! In no way can we twist the Scripture to justify such a belief. Our lifestyle is *not* our private affair. We dare not allow each person to do what is right in his or her own eyes. The Gospel demands more of us: it is obligatory upon us to help one another hammer out the shape of Christian simplicity in the midst of modern affluence. We need to love each other enough to sense our mutual responsibility and accountability. We are our brother's and our sister's keeper.

### *Precision Without Legalism*

In attempting to determine what simplicity might look like in the marketplace, we are accepting a massive assignment, one fraught with difficulties. We are now moving out of the realm of interpretation and into the realm of application, and that is always risky business. No longer is our primary question, "What does the Bible say?" We must now concentrate on the question, "What does the Bible say *to us*?" As you know, we have been working on this second question all along, but it now becomes the center of our attention. It is wise to begin such a difficult task by setting forth some foundational building blocks which will undergird our effort.

The first such overarching principle is the necessity of precision without legalism. No one knows more keenly than I the

grave danger in giving specific outward application to simplicity. How do you address such a wide variety of people with different needs and vastly different circumstances?

Some have large families; others have small families or no children. Still others are single. Some children have unusual needs that increase significantly the demands of time and money. The needs of teenagers are different from the needs of children.

We come from varying backgrounds. Some grew up during the Depression and felt keenly the evil of too little. Others grew up in post-World War II affluence and felt keenly the evil of too much. It is not hard to see why the accumulation of possessions would be called *prudent* by the first group and *hoarding* by the second.

We are different emotionally. One needs privacy; another thrives on crowds. One is sensitive to beauty and symmetry; another has no interest in such matters. One person may need new wallpaper or paint now and then, while another person could not even tell you the color of the living room after five years.

Different jobs make different demands. The president of the university where I once taught needs a larger home than I do. He regularly entertains groups of forty to fifty people; I panic if we top six. Some jobs are so publicly oriented that absolute privacy in the home is a psychological necessity.

There is also the problem of personal bias. In issues such as these it is always easy for an author to ride a favorite hobby horse or grind the proverbial axe. At the very least, you can be assured that I am keenly aware of the problem of personal prejudice and desire very much to avoid it.

That is not all. We also have the difficulty of the changing cultural and world scene. We cannot—we must not—live in isolation from our world. What was a prophetic expression of simplicity in

one generation may become only quaint in the next. Time changes issues, and we dare not close our eyes to that fact if we hope to be redemptive.

And most dangerous of all is our tendency to turn any expression of simplicity into a new legalism. How quickly we calcify what should always remain alive and changing. How soon we seize upon some externalism in order to judge and control others. How much we like these nice easy ways to determine who is in and who isn't, who has it and who doesn't.

Is it any wonder that we struggle and strain in an attempt to express exterior simplicity? Unquestionably, this enterprise is fraught with many pitfalls and dangers.

But we must not shrink back from our task. We must risk the danger of legalism, because to refuse establishes a legalism in defense of the status quo. Until we become specific, we have not spoken the word of truth that liberates.

The writers of Scripture repeatedly took the risk of being specific. Over and over they fleshed out the meaning of simplicity with frightening precision. The difficulty with such precision is obvious: the specific application to one culture and time is seldom transferable to another culture and time. Peter forbade braided hair and wearing of robes because in his day those things were signs of ostentatious elitism (1 Pet. 3:3). Few today would bat an eyelash at the rather ordinary practice of braiding hair, and no one even considers wearing the lavish Roman robe. We understand that Peter spoke to the particular issues of his day; our task is to discern what constitutes ostentatious elitism today, and speak to that situation.

The Old Testament forbade the charging of interest on loans because it was viewed as an unbrotherly exploitation of another's misfortune (Deut. 23:19). In a world of soaring inflation, the question of unbrotherly exploitation could just possibly go the opposite

direction—the person who gives a loan without interest may be the one being exploited. Be that as it may, the issue we must struggle with is how we can care for one another today without exploitation.

The law of gleaning was a compassionate piece of legislation appropriate for the Palestinian agrarian culture, whose principal source of livelihood was small family-owned farms. A tender, gracious command, but totally irrelevant for today. The poor are concentrated in our cities and could not possibly get to the farms to glean the grain. Who would want to legalistically attempt to enforce this divine command today? No, we understand that it was a specific and appropriate application of the law of love in that society. Our task is to discover specific and appropriate ways to care for the poor and defenseless today.

Therefore, let us dare to be specific and at the same time always remember that the exterior expression we give to simplicity today may not be appropriate tomorrow. Our task is to walk the narrow path of precision without legalism.

### *Accommodation Without Compromise*

The second principle that will guide our journey into outward simplicity is practical accommodation without ethical compromise. We are dealing with the ancient tension of being *in* the world without being *of* it. And this tension has extremely practical implications.

We *are* in the world. The truth of the matter is that our lifestyle is affected by the culture in which we live. We may dislike that, chafe under it, but we cannot get around it. For example, during my days as a full-time university professor I took the bus to work.

To do so these days would cost \$1 per ride or \$2 a day. That computes to \$10 a week or approximately \$500 per year. Hence, the single decision to ride the bus to work amounts to around twice the annual income of one-half of the world's people. The point is that, while one may shout at me that the average annual income in India is \$300 or that 1.3 billion people in the world subsist on less than \$1 a day, I have not been helped much besides increasing my guilt. I simply cannot live on \$300 a year. The very fact that I live in a particular society necessitates a certain economic accommodation to that society.

Now I know that these words go down very hard with purists. They would argue strenuously that we must never accommodate ourselves under any circumstances. They would respond to my little bus illustration that I should live closer to my work, or ride a bicycle to work, or quit my work. I, of course, need to take these counsels seriously, but seldom do people get around the problem. In fact, I find that even those who take a vow of poverty make rather substantial accommodations to the culture in which they live, and I mean that in no derogatory sense at all. Accommodation is part and parcel of what it means to be *in* the world. And there are many practical, economic ways in which we accommodate ourselves to our society: swimming lessons for the children, some new books for Mom, a power saw for Dad.

But we can come to the place where right and necessary accommodation crosses over into wrong and unnecessary compromise. We are not to be *of* the world. And the main problem in the Church today is our failure to see where proper accommodation leaves off and where compromise begins.

To know the distinction is admittedly a difficult task. We are vastly different people, with vastly different circumstances and vastly different needs. Obviously we will never find a clear line of

demarcation, but that must never stop us from attempting to help one another know when we are crossing over the line.

This task is enormously complicated by modern media propaganda. When taken as a whole, the media commercials constitute a worldview, a rival religious philosophy about what constitutes blessedness. We are told by television that the most idiotic things will make us insanely happy. They may well make us insane, but it is genuinely doubtful that they will ever make us happy.

The purpose of all this media bombardment is to increase desire. The plan is to change "That's extravagant" into "That would be nice to have," and then into "I really need that," and finally into "I've got to have that!"

We are taken in, duped, brainwashed. But it is done in such subtle ways that we do not realize what has happened. We think we are wise because we can easily see through the childish logic of the commercials. But the ad writer never intended us to believe those silly commercials, only to desire the products they advertise. And sure enough we buy, because the commercials accomplish their goal of inflaming our desire.

And most diabolical and manipulative of all is the way in which the same company will manufacture competing products. They know that consumers feel they have power if there is a choice, and that feeling of power will cause them to buy, buy, buy. We love the power of refusing to buy one detergent with its stupid brightening crystals, and instead choose another. The choice, however, was really no choice at all, since both brands were made by the same corporation and were basically the same anyway. The apparent cutthroat competition is usually nothing but a phony war to make us think we are getting a better buy. The intention of advertising is not to persuade the viewer to buy a particular brand of this or that, but to create a consumer mood. More luxurious

gadgets, more comfortable sofas, more prestigious cars, more . . . more . . . more. The goal is to increase desire.

We need to make firm, concrete moves if we ever expect to counter this massive assault of materialism. To obey St. Paul's command "Do not be conformed to this world" (Rom. 12:2) takes deliberate and sustained effort.

We understand the need for a certain adaptation or accommodation to be in the society in which we live, but we want to grow in our perception of when that turns into conformity or compromise. We seek to be in the world without being of the world.

### *Voluntary Poverty*

Serious consideration should be given to voluntary poverty as an important beginning step into external simplicity. "Why," you ask, "would you list poverty as a potential first step into simplicity? Certainly it must be the last, most radical step one would take—certainly not something for the beginner." Quite to the contrary, voluntary poverty can be the easiest step of all. Drastic measures are often less painful, a little like tearing off the Band-Aid quickly rather than peeling it back slowly, painfully. This drastic step can sometimes lance the ugly infection of covetousness more readily than anything else. Nothing can strike at the heart of the love of money quite like severing a relationship with money.

In many other respects it is less difficult. The break with possessions is clear and clean-cut. Gone is the struggle about this or that—all of it is forbidden. You own nothing. How much easier, how much simpler than our world of endless decisions between acquiring and not acquiring. Think of young Francis of Assisi throwing away everything and walking naked down the road. Joyfully he



tramped the earth, trusting in God and begging for his food. He was free from any need to work through the knotty problems of stewardship of goods. He had no bothersome budget, bank account, or income tax report. In many ways, poverty is the easiest step of all.

The call to voluntary poverty is not obligatory upon everyone, but it is God's word to some. It was this call that the rich young ruler rejected. But there are many who have accepted it and made it their own.

Voluntary poverty provides a crucial identification with the poor and needy. Toyohiko Kagawa made a profound impact for Christ upon Japan; indeed, his witness rose to worldwide fame in Protestantism. A prolific writer, this brilliant young man lived in Franciscan-like love and poverty in one of the worst slums in Japan. His *Songs from the Slums* is an eloquent testimony of one who walked among the poor as poor himself. And in our day, the simple witness of Mother Teresa of Calcutta has had worldwide impact. Her compassionate identification with the sick, starving masses of Calcutta, India, has touched us all. And who could count the untold thousands of faithful servants of Christ that these two examples represent?

On a practical level, voluntary poverty is most easily accomplished in groups, the Roman Catholic orders being the most prominent example. In that way provision is made for the individual by the community, and the individual is freed to fulfill his or her calling without economic considerations. As you know, there are many variations upon this approach by many different groups.

Voluntary poverty does not need to be a lifetime commitment. I know of one couple in Colorado who felt the call of God to give up all their possessions. In a simple act of holy obedience they sold their house and gave away everything. In the process of time they have felt clear about acquiring various possessions, but you can well

imagine that their spirit about those possessions can never be the same. Today they own a large house near a state university and rent out most of the house to university students in order to facilitate a ministry among them. We can never know for certain, but it is entirely possible that Jesus's call to the rich young ruler to sell all that he had was exactly this kind of one-time-only command.

Never forget that poverty is not simplicity. Poverty is a word of smaller scope. Poverty is a means of grace; simplicity is the grace itself. People can live out all their lives in poverty and never know the grace of simplicity. It is quite possible to get rid of things and still desire them in your heart. But there is also a poverty that can be used of God to throw open the windows of heaven to the fresh life of simplicity. How can we know the difference? We are to live listening, attentive, and open. If the word of command comes, then joyfully we obey.

I would like to give a word of counsel to those who are not called to voluntary poverty: do not despise the call of those who are. In our rush to be prudent and reasonable we can sometimes hinder the word of God. Let us be slow to condemn, slow even to give advice. First let us listen tenderly, patiently. It was said of Jesus that he would "not break a bruised reed, or quench a smoldering wick" (Matt. 12:20). And like him we must be careful lest we trample upon the tender spirit of those who are just learning to hear God, or snuff out their beginning insights. And so prayerfully we listen to see if they have indeed received a word from God. As we learn to walk with the Lord and know his ways, it is seldom difficult to distinguish youthful idealism from the call of Yahweh. Likewise, those who are called to poverty must not reject those who have not received that call.

Finally, I suggest one tiny experiment in voluntary poverty that many of us could do with genuine profit as God prompts us. We

can go through our home, find one possession that we value, and consider, "Am I growing too attached to this object? Is it becoming a treasure to me?" Having examined our hearts before the Lord, let us give it away. We must not rationalize by saying, "But after searching my heart I know that it is clearly not a treasure to me, and so I don't need to give it away." If it is truly not our treasure, we will not mind in the least giving it away; and if it has become our treasure, we will want to give it away for our soul's sake. Also we will pray for the person who receives our little gift, that it will be a blessing, and not a hindrance, to his or her walk with God.

### *Planned Spending*

By now we could well be feeling that all this lofty talk of resistance to the consumer mentality and of voluntary poverty completely misses our situation. To be quite blunt, we are trying to figure out how to pay the monthly bills, not whether we should give everything away. We are deeply moved by the wretched squalor of Brazil's 55 million poor, but we feel helpless to respond. It is almost all we can do to make ends meet as it is. It seems like every time we turn around the children have outgrown their shoes. Our teenagers "twenty-dollar" us to death—"It's only twenty dollars." Escalating food prices, gas prices, property taxes; we just can't seem to keep up.

And most frustrating of all, we cannot see for the life of us where it all goes. Always there seems to be more month than money. We wonder how in the world the paycheck can slip through our fingers so quickly. What happens to it all?

And that is exactly where we must begin. We cannot hope to

deal seriously with exterior simplicity until we know what happened to it all. I am constantly amazed that people do not know where their money goes. If someone were to ask us exactly how much we spent on entertainment or clothes or gifts, could we tell him or her, not in some round figure, but exactly? If not, we need to find a way to know where our money goes. Most of us, if we kept a careful record for one year, would be absolutely astonished at how much we spend in certain categories.

This is the most crucial accountability point in any budget. We can design budgets galore, but unless we track our spending we have no way of seeing if we actually keep within a budget. So the first ingredient in planned spending is to know where our money goes. There is absolutely no way we can control our money unless we know where it is spent.

If we feel that this is a lot of unnecessary work, since it involves so little money anyway, we are dead wrong. Forty years of gainful employment times an annual income of \$30,000 would amount to \$1.2 million for which we are responsible. And that doesn't include any increase in salary. We are accountable for the stewardship of that money. How dare we even think of handling such a tremendous resource without careful records.

Carolynn and I have a very practical way to accomplish this in our home. In our budget book we have twenty separate expenditure categories.\* When any money is spent, we record what the purchase was and how much it cost in the appropriate category. Simple. Bothersome? Sometimes, but even this simple record-keeping can encourage us to make fewer purchases.

The second step in planned spending is the development of a budget. A budget is nothing more than a representation of our

\* Giving, shelter (house payments, utilities, household items, misc.), food, transportation, medical needs, health insurance, life insurance, education, clothing, house improvements, business expenses, gifts, entertainment, savings, income tax savings, investments, vacations, allowances, special needs, miscellaneous.

decision about where we want our money to go. Without a budget we forfeit the ability to make that decision. A budget merely controls how much goes where. It keeps us honest with ourselves.

Of one thing we can be certain: our wants will always exceed both our needs and our funds. If our own egocentric greed does not ensure that, then advertising will. If we allow our wants to determine our buying patterns, the result will be chaos—and considerable debt. A friend of mine who is the president of a credit agency tells me, out of considerable experience, that seldom does he find a couple in financial trouble who have been operating with a well-designed budget.

This book is not the place to go into the details of forming a budget; there are many good guides on the market.<sup>1</sup> I would, however, like to make several observations about the task of budget-making.

First, it is almost universally true that in the initial attempt to put a realistic budget onto paper, expenses will exceed income. No budget will ever work until the flow *in* exceeds or equals the flow *out*. In the absence of that equation, something has to change. And I would suggest that you first look at ways to cut back expenses rather than ways to increase income. This is a time for a couple to experience tears and prayer and tenderness. It is not easy to say no to hoped-for vacations or yes to a smaller food budget. But whatever you do, balance that budget.

Second, never go into debt for ordinary expenditures. An investment is one thing; that new tea set you just can't do without is quite another. Remember, deficit spending will work no better for you than it does for the federal government! Perhaps it is permissible to take out a loan to secure a house or a car, but I can hardly think of anywhere else it would be justified.

Third, build accountability into your budget. The system that Carolynn and I use is simple: in our budget book I treat each of

our twenty budget categories as if it were a separate bank account. At the beginning of each month I record the allotted "deposit" and then deduct expenditures as they are made. For example, our monthly family budget for clothing is \$80. The first of each month I record an \$80 deposit in that category. Then, when the question arises as to new shoes for the kids or whatever, the answer is easy: if there is a sufficient balance in the clothes budget, go ahead; if not, wait. The same holds true in all other categories as well.

Fourth, if you exceed your budget, don't be discouraged. At least you know where your money is going and are beginning to have some control over it. You will get better and more realistic as you go along.

Fifth, put the giving of money to Christ and his kingdom in a different financial frame of mind from other budget items. What I mean is this: most budget items we hope to hold down, but our desire is to see *giving* increase as much as possible. I have one friend who has a financial goal to always give away more than he spends on himself. So we are to work to decrease our operating budget and increase our giving budget.

### *Unplugging from the Consumptive Society*

The Madison Avenue hucksters are working day and night to squeeze us into their mold. They have launched a concerted effort to capture our minds, and the minds of our children. Christian simplicity demands that we break free of this "thingification." But how do we do it? Here are some suggestions. They are not meant to be rules, for some will speak to your condition and others will not.

First, join the joyful revolt against the modern propaganda machine. We need to greet with sarcastic laughter all those patently phony television commercials. In unison the family should shout, "Who do you think you're kidding!" List obviously dishonest ads and boycott their products. Write the networks and companies and let them know what you think of their ads. Help your children to see the attempts by commercials to identify status and prestige with their product. Pray for your children and for yourselves to be protected from the subtle drive to always acquire more. Resist planned obsolescence. Trinkets are added to products to make you unhappy with the old model. Who in the world needs a new-model automobile every single year? Significant safety and efficiency changes occur much less frequently. Why not make a car that would last for the lifetime of the owner? Let the industry know you don't want the costly new design every single year, and urge them to put their money into more meaningful tasks.

Use postage-paid envelopes of direct mail advertisers to object to unscrupulous ads. Reject any junk mail you can. Resist all those contests that promise free vacations and dream homes to the winner. Nothing is free! All the people who are buying whatever product is linked to the contest are paying for that \$200,000 home and all-expense-paid trip to Tahiti, plus the multimillion-dollar costs of the contest. How much better to dispense with the contests and have less expensive products that the poor could afford. If enough of us saw the evil in such campaigns, we could put a stop to those contests. The only reason companies have contests is that people respond to them. What would happen if next year they had a 50 percent reduction in response to their silly games? At any rate, Christians should have no part in this greedy madness. In every way we can, we must do all we can to refuse to be propagandized.

Second, I propose an exercise which many have found liberating. When you decide that it is right for you to purchase a particular item, see if God will not bring it to you without your having to buy it. I have a close friend who needed a pair of gloves for work. Rather than rush out to the store to buy them, he gave the matter over to God in prayer. Although he had not spoken to anyone about this need, in a couple of days someone gave him a pair of gloves. How absolutely marvelous! The point is not that he was unable to buy the gloves; he could have done that quite easily. But he wanted to learn how to pray in ways that might release money for other purposes.

Literally dozens of experiments can be made in this realm. Even the rich can do it. Once a decision is made to secure a particular item, hold it before God in prayer for perhaps a week. If it comes, bless God; if not, reevaluate your need for it; and if you still feel that you should have it, go ahead and purchase the item.

One clear advantage to this approach is that it effectively ends all impulse buying. It gives time for reflection so that God can teach us if the desire is unnecessary. Another obvious benefit is the way in which it integrates the life of devotion with the life of service. The supply of our material needs becomes an exciting venture of faith. What better way to learn to pray for daily bread! One small counsel: it is probably wise to give the money you would have spent on the object to the poor in order to avoid the slightest thought of this as a means of material gain.

Third, stress the quality of life above the quantity of life. Refuse to be seduced into defining life in terms of *having* rather than *being*. Cultivate solitude and silence. Learn to "listen to God's speech in his wondrous, terrible, gentle, loving, all-embracing silence."<sup>2</sup> Develop close friendships and enjoy long evenings of serious and hilarious conversation. Such times are far more

rewarding than all the plastic entertainment that the commercial world tries to foist upon us. Value music, art, books, significant travel. If you are too busy to read, you are too busy. Discover prayer as an evening entertainment.

Learn the wonderful truth that to increase the quality of life means to decrease material desire, not vice versa. Close your ears to the ads that bellow their four-letter obscenities, "More, more, more!" Listen instead to the life-giving words of St. John of the Cross: "Let your soul turn always not to desire the more, but the less."<sup>3</sup> Richard E. Byrd recorded in his journal after months alone in the barren Arctic: "I am learning . . . that a man can live profoundly without masses of things."<sup>4</sup>

Turn your back on all high-pressure competitive situations that make climbing the ladder the central focus. The fruit of the Spirit is not push, drive, climb, grasp, and trample. Don't let the rat-racing world keep you on its treadmill. There is a legitimate place for blood, sweat, and tears; but such passion should have its roots in the call of God, not in the desire to get ahead. Life is more than a climb to the top of the heap.

Never put happiness at center stage. It is the by-product of a life of service, never the chief end of life. Happiness is not a right to be grasped, but a serendipity to be enjoyed.

Fourth, make recreation healthy, happy, and gadget-free. You don't need an expensive jogging suit to run around the block. Walking, jogging, and swimming are among the best forms of human exercise, and they require a minimum of equipment. Get close to the earth with hiking, camping, and backpacking.

The bicycle is a wonderful form of transportation that uses renewable energy. The faddish and expensive sports models are unnecessary, and often too complicated for us to repair. I finally got wise and asked God for a sturdy, work-horse model. Now I

am as delighted as a child with a new toy. Ride together as a family in the evenings.

Repudiate "spectatoritis." The modern spectator sports programs are obscene in their waste of human and material resources. Sports conglomerates know they have Americans trapped, and so they boldly extend the season with preseason games, and bowl games, and superbowl games, and postbowl games, and all-star games! Enough is enough. Don't get me wrong, it is a joy to watch some games; but abject slavery is another thing altogether. Many couples have constant fights because one spouse prefers Monday night football to live conversation. Can you imagine?

Encourage cooperative games and play. Why must winning *always* be uppermost? It is quite possible to have fun without winners or losers. Western society has been seduced into believing that competition is the only way to play. Competition has its place; but cooperation also has its place. Balance is what we need.

Fifth, learn to eat sensibly and sensitively. Reject products shot full of poisonous chemicals, artificial colors, and other questionable means used to produce engineered food. Eliminate prepackaged dinners. Become sensitive to the whole biofood chain and eat foods, such as fruits and grains, that do not do violence to that balance. Grain-fed animals are a luxury that the biofood chain cannot sustain for the masses of humanity.

Get in on the joy of a garden, even if it consists of pots on a windowsill. Can, preserve, dry, and freeze your foods. In our earlier years, thanks to the faithful efforts of my wife, our children ate dried fruit all winter in place of candy, and liked it just as well. With several dwarf fruit trees in a back yard you can have fruit fit for a king.

As much as possible, buy locally produced foods to save the energy required for transportation. Explore producer and consumer



cooperatives. Compost all the garbage you can. Recycle all the items you can. Grow all the fresh food you can.

Eat out less. When you do, make it a celebration. An apple and milk is faster than the fast-food "restaurants," and much tastier, not to mention more nutritious. Go without food one day a week and give any money saved to the poor. Have joyful potluck meals with friends. Buy less food rather than more diet pills.

Sixth, know the difference between significant travel and self-indulgent travel. To begin with, refuse to be conned into believing that you have missed half your life if you haven't seen all the glamorous spots of the world. Many of the wisest and most fulfilled people in the world never traveled anywhere, including Jesus Christ. If you do travel, give it purpose. Go beyond the splashy travel brochures with their sights of tinsel affluence, and get to places of anguish and pain and human need. Stay in places that identify with the common people of a country. When Albert Schweitzer visited America, newspaper reporters asked him why he traveled in the third-class section of the train. He answered, "Because there is no fourth class!"

Become as acquainted with people as you do with places. Make a genuine effort to communicate; you will be enriched by the experience. Why must we always view folks from other cultures as oddities to be examined? I once saw a man grab the camera of someone trying to take his picture and angrily smash it on the ground, shouting, "I am a man, not a picture!"

Seventh, buy things for their usefulness rather than their status. When you build or buy a home, give thought to livability rather than to how much it will impress others. Don't have more house than is reasonable. After all, who needs seven rooms for two people? Do you live alone after raising a large family? Rather than leaving your spacious home, filled with its wonderful memories,

consider inviting another single person or some college students to join you. It just might once again fill the rooms with laughter and ordinary squabbles, and help to ease the loneliness you feel.

Consider your clothes. Most people have no need for more clothes. They buy more not because they need clothes, but because they want to keep up with the fashions. Hang the fashions. Buy only what you need. Wear your clothes until they are worn out. Stop trying to impress people with your clothes and impress them with your life. If you are able to, learn the joy of making clothes. Have clothes that are practical rather than ornamental. John Wesley declared, "As for apparel, I buy the most lasting and, in general, the plainest I can."<sup>5</sup>

Now I know that this matter of fashion is much more difficult for teenagers than for adults. Most adults have come into a measure of inward security and are no longer so vulnerable to the opinions of others; hence they are free from the need to impress people unduly. Teenagers (and some teenage adults), however, have not yet developed this inner sense of place, and they feel keenly the need for acceptance and love. Correct fashion is, of course, a cultural means of inclusion and exclusion. And while we must always be cognizant of the potential evil in this superficial form of judgment, we should never force our children into positions that will mean unnecessary ridicule. These are matters which we must work through with one another in tenderness and love, teaching and encouraging each other. HIA!

Furniture can have beauty and usability without costing the world. There is not a thing wrong with the styles of "early attic" and "late basement." Be creative. Your furniture should reflect you, not some stuffy showroom. Build furniture or refinish good used pieces.

Learn to find bargains. Shop at garage sales and Salvation Army stores. One caution: sales can be cancerous and inflame a covetous

spirit. To acquire an unneeded item at a ridiculously low price is no bargain. Pray for inner detachment before ever venturing out into this world of auctions and sales.

One final word needs to be said. Simplicity does not necessarily mean cheapness. Simplicity resonates more easily with concerns for durability, usability, and beauty. Though I built the beds for our children, we purchased the mattresses, and we chose ones that would last for as long as the boys would live in our home. (And I can bear witness that they were not cheap!) Many items should be chosen to last our entire lifetime and beyond, and should be chosen with great care.

Our task is not easy. Often we will wonder what to do in a given situation. We will struggle for integrity as we feel pressures from all sides. Most likely the greatest and most constant pressures, however, will be to ever acquire, ever possess. As we labor to know what to do in each situation, we would do well to keep before us the astute observation of Mark Twain: "Civilization is a limitless multiplication of unnecessary necessities."<sup>6</sup>