

Scaling Down in Disneyland

by David Servant

To obey Christ's command to lay up treasures in heaven, we must take inventory of our possessions, cut our expenses, eliminate debt, and give intelligently to support ministries and churches that proclaim truth and help the poor.

Scripture: 1 Timothy 6:8

Topics: "Stewardship", "Generosity"

Description

David Servant's sermon on greed challenges readers to make practical adjustments in their lives to lay up treasures in heaven. He emphasizes the need to sell possessions, cut expenses, and eliminate debt to prove love for Jesus. Servant encourages believers to consider their homes and possessions in light of God's eternal kingdom, giving intelligently to support ministries that proclaim truth and help the poor.

Transcript

Last month's E-Teaching, *Is Greed Only an Attitude?*, about greed not being just an attitude provoked several readers to request practical help on making material adjustments in their lives--for which I thank God. It isn't always easy to see the need to make any adjustments when living in the Western World, where so many are drunk with the delusion that, "He who dies with the most toys wins" (a bumper sticker you may have seen). How blessed is that day when you realize you've been living on an island of fantasy in an ocean of reality. Compared to the one-half of the world that is living on less than two dollars a day, we're living in Disneyland. (I've added a few photos at the end of this e-teaching to remind us of that.)

So what can you do to begin to obey Christ's clear command to lay up treasures not on earth but in heaven? Jesus told us exactly where to begin: "Sell your possessions and give to charity; make yourselves purses which do not wear out, an unfailing treasure in heaven" (Luke 12:33). Jesus gave this commandment to all of His disciples, not just to one wealthy man, and it could not be more plain. Thus, the true disciple of Christ must take inventory of all he or she possesses and determine what to sell, the proceeds of which can then be laid up in heaven.

When you begin seriously to consider what to sell, you will likely find resistance within you to the whole idea. That is a depressing yet glorious moment, because you will begin to realize how much all your stuff means to you...and how little Christ means to you. At that moment of self-realization, the war begins. It is misery at first, but with each step of obedience, joy increases as you prove your love for Jesus.

Many, like myself, begin by focusing on selling the possessions that they never use or enjoy, as they are the easiest to dispossess. We have a garage sale and unload all the junk in our attics and garages, and then give the money to some worthy cause. That is good start, but God is thinking bigger. While we are selling a few old clothes to lay up a little bit of treasure in heaven, the Holy Spirit helps us see that we could sell our house, use the equity to pay cash for a smaller house, and never have to make another mortgage payment, which would enable us to lay up tens of thousands of dollars in heaven in the years ahead. Or we realize that we could stop buying a new car every year and buy one every eight years--or never buy another new car, and always buy used ones--again enabling us to lay up tens of thousands of dollars in heaven during the rest of our lives. Or we could unload those luxuries that serve no other purpose than to impress other people, swell our egos, or indulge our flesh. Or we can make a decision to delay retirement or never retire, thus eliminating the need for laying up so much treasure on earth, and thus enabling the laying up of hundreds of thousands of dollars in heaven, waiting for our eternal retirement.

So my first advice is to consider what you can do to cut your expenses as quickly and as drastically as possible, thus enabling you to lay up as much treasure as possible in heaven. Getting out of debt would certainly be high up on the list, because any periodic payment, once eliminated, can then be just as periodically laid up in heaven. If there is one indication of the greed and lack of contentment among us, consumer debt is it. As one person said, "We buy things with money we don't have for things we don't need to impress people we don't like." A bad combination indeed. Christians are instructed in Scripture to be content with what they have, even if it is only food and covering (see 1 Tim. 6:8; Heb. 13:5).

Regarding debt, I am of course generally speaking, because incurring debt for appreciating essentials, such as a home, or for gaining an education or for business capital that will be used to earn a living can be wise stewardship.

Credit card debt is the absolute worst kind of debt because the interest is so high, so eliminate it first. If your credit card is not paid off completely at the end of each monthly billing cycle, that is a likely indication that you can't control your credit-card spending. The solution is to take a pair of scissors and cut up all your credit cards. That is called plastic surgery.

Another kind of surgery that can help is televisionectomy. Advertisers pay millions to bombard us with images of happy people getting new stuff. Every commercial is designed to create discontentment. You can't be seduced by commercials you don't see. Ask your doctor if a televisionectomy is right for you.

Jesus, of course, didn't lay down any specific commandments meant to regulate our possessions. For example, He never decreed the maximum allowable square footage of the homes of His followers. But all of His followers should consider their homes in light of His commandment not to lay up treasures on earth but in heaven. When my wife and I began to wrestle with that commandment, we ultimately arrived at the conclusion that we needed to sell our home and scale down, which we did. It provided us the opportunity to eliminate debt to have more to give. In loving God and our neighbors as ourselves, the goal is to lay up as little as possible on earth and as much as possible in heaven. Anything less is short-sighted, greedy and foolish. But isn't tithing all that God expects? As I have pointed out previously, one may tithe and still lay up treasures on earth if one has an abundance. Remember, the Pharisees scrupulously tithed and went to hell, lovers of money (see Matt. 5:20; 23:15, 23, 33; Luke 18:12).

But does God expect you to sell your house to buy a smaller one? Perhaps He does, but I don't know. Each one of us must work out our own individual salvation with fear and trembling, and I can assure you that I won't be the one sitting on the throne when you stand at your judgment. So make sure your stewardship will stand God's scrutiny. I suspect that there are more ways to deceive ourselves regarding this than any other issue of obedience before God.

The important thing is to look at our homes, as well as every other material possession, in the light of God's eternal kingdom and use it accordingly. God may be leading you not to scale down to a smaller house, but to purchase a larger one--if it is for some kingdom purpose, like adopting orphans from another country, raising a big tribe of radical disciples, or facilitating church gatherings. One who does that is just as effectively "giving up his house for Christ" as the one who sells his large home, buys a smaller one, and gives the remaining equity to the poor.

There are many other possible considerations. Most folks who have owned a home in California for more than ten years know that if they sell their house and purchase a smaller one in California, they will end up paying at least twice the annual taxes they did on their larger home (all due to "Proposition 13"), effectively nullifying any overall benefit that might be accrued to the poor. If you are one of those folks who is about to sell your California home, move to another state, and retire with your equity, why not forsake or delay retirement and lay up that equity in heaven?

Some who are currently renting a home might demonstrate better stewardship if they saved money for a down payment in order to purchase a home, allowing them to build equity that can eventually be used to bless others. Generally speaking, rent money is money wasted.

Sharing your home in some fashion can be a great means to lay up more treasure in heaven, either by freely giving room to a needy person or by renting part of your home to a not-so-needy person and giving away the rental payment to charity. As I write these words, I'm ministering at a Christian community in Tennessee where many families share quite large double-wide mobile homes that they corporately own. All of their very adequate homes were pre-owned and have cost them less than \$40,000 each. Their per-person investment in real estate, including homes and one-hundred beautiful acres, is less than \$5,000. Amazing.

Once you've taken care of the larger issues of stewardship that will make the greatest impact on eternity, then you can focus on the smaller issues without the hypocrisy of "straining out gnats to swallow camels." Sell off everything you don't need that has any worth. EBay is waiting for you. (Not too long ago, some friends sold a pair of old Japanese binoculars, which they thought was junk, for \$600 on eBay. That money went to four missionaries.) Then adjust your lifestyle. There are zillions of ways to live more modestly and frugally that will enable you to lay up more treasures in heaven, from eating less and eating out less (to know if you've been wasting money on food, just check your wasteline!), to turning down the thermostat, to ignoring fashion, to driving a smaller, more gas-efficient vehicle, to keeping that old furniture another five years, to not replacing the dog that died. Applying the principles I've outlined in this article enables our family to live on half of what we did six years ago. We now have so much more to give.

I must add that one reader, who hates to see God's money wasted, has requested that I say something about giving intelligently, lest all my efforts at motivating people to scale down be wasted. So I'm saying it. Give intelligently. Don't waste God's money supporting ministries that promote the American gospel or churches that are social clubs sanctified by a few scriptures. Lay up treasures in heaven by supporting

those who are proclaiming truth, or those who are helping the poor (Matt. 25:31-46 is great guide). There are so many churches and ministries that qualify. The Holy Spirit will help you to give strategically and fruitfully.

One more piece of advice for those of us who are trying to follow Christ while living in Disneyland. It is good to frequently remind ourselves of how different is our lifestyle compared to the half of the world's people who live on less than \$2 per day. Below are some photos that might be good to print out and look at every day.

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