



Spiritual Disciplines: Simplicity

Walking with Jesus

iFOLLOW

The iFollow Discipleship Series

About the iFollow Discipleship Series Pastor's Edition

Categories

The iFollow Discipleship Series is designed to be used in congregations to assist people in their pursuit of God. This assumes that individuals are in unique places in their journey and there is no perfect set of lessons that everyone must complete to become a disciple—in fact discipleship is an eternal journey. Therefore the iFollow curriculum is a menu of milestones that an individual, small group, or even an entire church can choose from. The lessons can be placed in three general categories: **Meeting with Jesus** (does not assume a commitment to Jesus Christ); **Walking with Jesus** (assumes an acceptance of Jesus Christ); and **Working with Jesus** (assumes a desire to serve Jesus Christ).

Components

Each lesson has a presenter's manuscript which can be read word for word, but will be stronger if the presenter puts it in his/her own words and uses personal illustrations. The graphic slides can be played directly from the Pastor's DVD or customized and played from a computer. There are also several group activities and discussion questions to choose from as well as printable student handouts.

Usage

The lessons are designed to be used in small groups, pastor's Bible classes, prayer meetings, seminars, retreats, training sessions, discussion groups, and some lessons may be appropriate sermon outlines.

Credits

Curriculum Development: The iFollow Discipleship Series Pastor's Edition curriculum development was lead by the **Center for Creative Ministry**. **General Editor:** Monte Sahlin; **Assistant Editor:** Debbonnaire Kovacs; **Directional Advisory:** Brad Forbes, Carole Kilcher, Ceri Myers, Cesar Gonzalez, Clayton Kinney, Curtis Rittenour, Dave Osborne, Dave VanDenburgh, Gerry Chudleigh, Jane Thayer, Jerry Thomas, John Appel, Jose Rojas, Kim Johnson, Nicole Chao, Paul Richardson, Rich DuBose, Shasta Nelson, William Sutton; **Pastoral Advisory:** Claudio Consuegra, Collette Pekar, Dave Hutman, Don Driver, Fredrick Russell, Jerry Nelson, Jesse Wilson, Leslie Bumgardner, Loren Fenton, Rebecca Brillhart; **Unit Authors:** Alberto Valenzuela, Althea Pineda, Corienne Hay, Debbonnaire Kovacs, Ed Dickerson, Gianluca Bruno, Gil Bahnsen, Greg Nelson, Jack Calkins, James Whibberding, Karen Collum, Monte Sahlin, Norma Sahlin, Pam Splawinski, Patty Ntihuka, Reinder Bruinsma, Ryan Bell; **Additional contribution** by Maria Ovando-Gibson; **Additional editing:** Dave Gemmell, Meredith Carter; **Graphic Design:** Mind Over Media; **Layout:** Paul D. Young; **Web Development:** Narrow Gate Media.

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www.ifollowdiscipleship.org

The Spiritual Discipline of Simplicity

This presentation is designed for people who have decided to accept Jesus Christ as their Lord and Savior.

Learning Objectives

1. Learn why we need the things we do
2. Examine what the Bible says about debt
3. Understand the trap of credit
4. See the benefit of a simple lifestyle

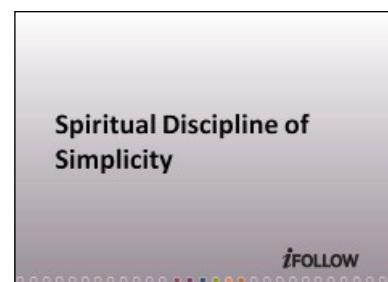
Content Outline

1. The accumulation of things
2. Immediate gratification
3. What the Bible says about Christians and materialism
4. When the pressure gets to be too much
5. Our daily bread
6. The peace of a simple lifestyle

Background Material for the Presenter

Who in your neighborhood has the nicest car? Who in your extended family has the nicest house? Which of your friends dresses the best? You could probably answer these questions in about ten seconds. Why? Because we notice these things, which means they matter to us on some level. We rank ourselves next to our friends, family and neighbors automatically, gauging where we sit in the hierarchy of things.

Women might not notice the same things as men. Some people won't know what kind of car someone drives or the brand of cell phone they carry, but they'll pick out a brand name purse at a hundred paces, and spot the cut of an expensive outfit in a crowd. There is



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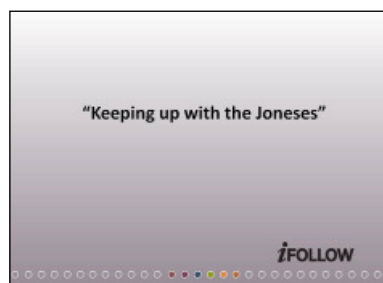
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always something that we notice and wish we had, if only we could afford it, or more realistically, if there were room on our credit cards.

Our society is dominated by materialistic values. One study of the standard of living in the U.S. discovered that 46 percent of people considered below the poverty line own their own home, 73 percent of the poor own a car, and 77 percent own an air conditioner. (*Wall Street Journal*) Cell phones, which used to be considered a luxury for the wealthy, are now in 72 percent of Canadian households. (Shaw) “Consumption in real per-capita terms has nearly doubled since 1970. The single largest increase in expenditures for low-income households over the past 20 years was for audio and visual entertainment systems, up 119 percent. In 2007 Americans spent an estimated \$1 billion to change the tune of the ringer on their cell phones. Eating in restaurants used to be something the rich did regularly and the middle class did on special occasions. The average family now spends \$2,700 a year dining out.” (Moore) Things that used to be considered luxuries are now considered necessities. We simply cannot do without them.

Is it fair to expect us to go without? For example, before cell phones came in, there used to be pay phones on every corner. If you needed to reach someone, you just popped in a quarter and made your call. You could find them anywhere; in malls, street corners, subways stations, etc. Now, you are hard pressed to find them anywhere! Why? Because everyone has a cell phone. So if you don't have a cell phone, you are pretty much out of luck when it comes to reaching someone when you are not home. In fact, it could be considered unsafe to be without a cell phone. People are afraid of each other. We don't stop on the road to help someone who has their hood up because we are afraid of it being a ruse. Too many news stories flash through our minds about people who have been robbed and killed that way. So if something happens to our car on the highway, we pretty much need a cell phone for basic safety! What used to be a luxury has become a necessity.

But before the disappearance of phone booths, before the cell phone took over, there was the phenomenon called “keeping up with the Joneses.” This explains why many things are considered necessities. Not only do you need a cell phone, but you need the newest cell phone with the latest and greatest gizmos. Why? Because everyone has one. It's the newest thing! Your functional cell phone just doesn't seem enough anymore. It's passé. It is why we need new living room furniture. It is why we need a bigger SUV. It is why we need the four bedroom house instead of the three, and why we throw that big birthday party for the kids, even though it's going to stretch the budget far too



much. It's why we spend too much at Christmas, buying the kids piles of toys they'll be tired of in a week because we want them to have really good answers when somebody asks "So what did you get for Christmas this year?"

Keeping up with the Joneses also means keeping in your rightful place in the hierarchy. Jim Jones might be a doctor, but you can drive a car just as nice as his! Jim takes a look at your car and thinks, "I'm a doctor, my car should be better than his!" And so begins the competition. It goes for everything... the birthday parties, the Christmas gifts, the clothes you wear, the house you buy. But no matter which neighborhood you move into, there are more Joneses to keep up with. It's virtually impossible to do! Life begins to get complicated.

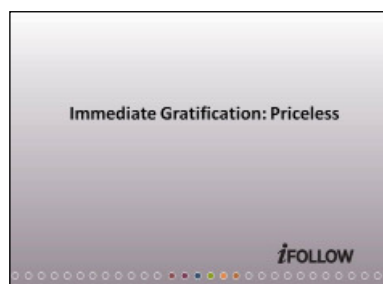
There are so many things you want, but not enough money to do it with. You have to work longer hours. You consider a second job. You take a new position that you don't actually want because it pays a little more, and you need the cash. Things that seem so necessary, like designer jeans for your teenage daughter, a flat screen television, a bigger barbeque or renovations to the basement, start to weigh down on you. They are more of a burden than a joy, but somehow you can't get out! You can't just go backwards, can you? Once you are used to a certain standard of living, going without seems impossible! Besides, what would people think?

And that is the question that really aggravates you: what would people think? They'd think you weren't really the person you said you were. They'd think you weren't as well off as you made out to be. They'd think you'd failed. They'd think you were a fraud. Your family would think you were a fraud, and likely wouldn't forgive you for taking away their things, or refusing them more things. Your kids would be resentful. Your spouse would be resentful. And the Joneses would talk behind their hands and eye you in delighted curiosity, wondering what it looked like when someone fell down the ladder. And so we accumulate more things. The label for this category is materialism and nothing in our contemporary society is a greater barrier to spirituality.

Immediate Gratification: Priceless

There used to be some rather clever credit card commercials. They would show a happy family doing some sort of activity together. For example, a mother and her grown daughter might be having an afternoon together.

They go over the price of the various things they did. Lattes: \$14. Perfect purse found in a flea market: \$45. Lunch out: \$60. New outfit for the mother: \$390. Making Mom feel young again: Priceless.



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It was a very clever marketing campaign because it linked money spent with emotional fulfillment. In essence, it was saying: does it really matter how much you spend on the details when the end result brings so much emotional fulfillment?

Besides, who needs the money right now when you've got credit and can worry about it later? Credit seems to be the answer to all the stress. You can keep up with appearances without having the ready cash. You can just charge it, and forget it! Well, you can forget it until the bill comes in, but even then, the minimum payment is quite reasonable.

However, credit is severely out of hand. One in seven Americans has ten or more credit cards. That is **ten** minimum payments to make every month! Another one in seven Americans has seven or more credit cards. The average American carries four credit cards. (Lewis) Half of all Americans have credit card debt, and one third of those with debt only pay their minimum payments and do nothing further to pay off their loan. (Ossowski) Over all, Americans have over \$800 billion in credit card debt. This has turned into a big problem.

The reason for America's credit card debt is that we don't want to wait. We want immediate gratification. We see it, we want it, and we buy it. We think of credit as money in our pockets, when in reality, it is the bank's money that we are merrily spending ... money that the bank will eventually want back with exorbitant interest. The credit card companies seem so friendly. They offer you credit card after credit card, even raising your limit on your existing cards after you've "proven" you can make some payments! You want a vacation, there's a card for it. You want new clothes? There's another card for it. You want a new computer, iPod, cell phone or PDA? There's a card for it! They are stumbling over themselves to give us credit cards, and it feels like free money! Wow, thanks guys, I guess I can afford it, after all! But they don't stay friendly. If you start missing payments, they send collection agencies after you who call day and night, nagging, intimidating and pestering. What do they want? The money back! But once it's spent, what do you do?

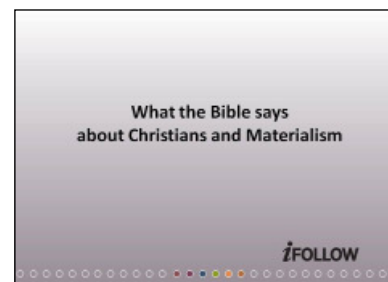
Some people use one credit card to pay the minimum payment for another card. They have a circle of cards paying the minimum balance for each other, but when you are only paying the minimum balance, it will take years and years to pay off that debt. It can be a staggering load. The pressure mounts.

The story is told about a meeting held by the devil for his evil angels. "We can't stop Christians from going to church," he told them. "We can't stop them from praying or even reading their Bibles. So don't even try that! Here is the new plan: We're going to make them busy. That's right, busy! We'll show them shiny things they want to buy and we'll give them credit cards to do it with. We'll poke them and prod them into being jealous of their neighbors and friends so that they feel the need to compete on every level. We'll flash commercials in front of them and tell them that they need

all the things they see. They'll keep buying and spending, buying and spending, and eventually they will have to work overtime or take a second job. They won't spend time with their families, and they will try to use gifts and money to take their place when they aren't at home. Their families will fall apart. They will be stressed out from all the work with no breaks. They will be so busy trying to keep up with everyone around them, that they won't have time for the things that bring true happiness! And then we have won!"

The devil has a plan, and so far it has worked smashingly well. Life has gotten so complicated that we don't have time for our families anymore. We don't have time for relaxing, thinking, praying and meditating. We don't have time to build relationships or notice when an established relationship is falling apart. We don't notice the warning signs in our marriages and we are too occupied to see other people around us who could use a helping hand. We are so busy trying to pay for everything we keep buying, that we don't see God's will for our lives anymore; we don't see His plan for us. All we see is the endless cycle of buying and paying, buying and paying. Life has gotten very complicated, indeed.

What the Bible Says about Christians and Materialism



Why are we talking about money? Are we angling at you to give your money to the church? Tithing is important, and the Bible tells us that God will bless us for tithing, but that is not the focus of this unit. We are focusing on lifestyle. Does God care how we deal with our money? Does money have anything to do with things spiritual?

The Bible addresses money and our use of it. Money in itself is not evil, but how we use it can be put to good and bad purposes. We are told that, "In the house of the wise are stores of choice food and oil, but a foolish man devours all he has." (Proverbs 21:20) We are supposed to save for a rainy day. Rainy days come, and we should expect them. As Christians, we should think ahead and be prepared to care for our families, not just spend every penny and hope for the best. That means we won't always have the best of everything. We won't be able to be immediately gratified when we want something if that means that we will be left with nothing at the end of the day. Seventy percent of all consumers are using up every penny from their paycheck each month and have nothing left over. (Ramsey) Jesus warned us: "For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it." (Luke 14:28) Planning ahead just makes sense!

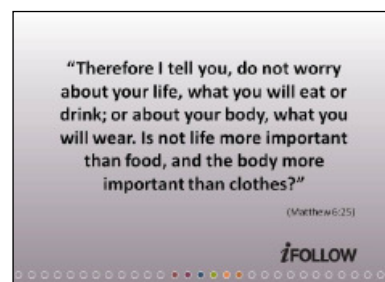
Debt is also mentioned in the Bible. "The rich rule over the poor, And the borrower

is servant to the lender.” (Proverbs 22:7) The banks certainly do rule over us, but we don’t have to be “servant to the lender.” The fact of the matter is, when you owe money, you will never be able to forget about it. Neither will the lender! You no longer have a choice, you have to pay it back, and if you are in financial straits, then you are at their mercy. God said, “I broke the bars of your yoke and enabled you to walk with your head held high.” (Lev. 26:13) God will help us to get out of debt, but it is our responsibility to not return to our slavery.

Money is a fact of life. We cannot live without it, but if we lack wisdom in the use of it, our lives will get incredibly complicated and stressful. Jesus told us: “You cannot serve both God and money”. (Matt. 6:24) Serving money is all too easy to do. We serve money when we are in debt and are forced into a “servant” position to the lender. We serve money when we make our priorities appearances and define our self-worth through the things we buy. We discover that we are a servant of money when we haven’t planned ahead for those inevitable rainy days. It is when we discover that we are the servant of the Almighty Dollar that we long for a simpler life.

God knows that we worry. We live in a sinful world and it is only natural that life would make us a little apprehensive. But God encourages us to simplify. Jesus told us: “Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food, and the body more important than clothes?” (Matt. 6:25) God gave us life and a magnificent body, not brand names and gadgets. When we get our priorities straight, life becomes much simpler.

Our existence is not about accumulating wealth. Jesus told a parable about a man who accumulated wealth his whole life, and then decided to sit back and enjoy it all himself. “But God said to him, ‘You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?’” (Luke 12:20) While it is important to think ahead, hoarding wealth is not God’s will for us. Not only should we take care of our own affairs, but we should be willing to help care for others as well. Solomon advised: “Give portions to seven, yes to eight, for you do not know what disaster may come upon the land.” (Eccl. 11:2) We were not created to live alone. We were meant to live together in community, and that means helping others when they need it. You never know what God has in store for you, and it may be that one day you will need the return favor. The true wealth to acquire is that of friends and people to love.



But how do we stop from worrying? Jesus pointed it out for us: “Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they? ... So do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ For the pagans run after all these things, and your heavenly Father knows that you need them.” (Matt. 6:26, 31-32) It all comes down to faith. If we believe in a loving God, then we must believe that He will take care of us! Jesus promised that He would. Putting aside our worries and giving them to God isn’t easy, but it does simplify our lives a great deal.

David knew what trust in God was all about. The life of a shepherd isn’t an easy one. It’s a life of hard weather, long days and nights, constant attention to the sheep and guarding against predators. It certainly isn’t the romantic vision we have of “the pastoral.” However, in the midst of the reality of being a shepherd, David wrote Psalm 23. “The Lord is my Shepherd. I shall not want. He makes me lie down in green pastures. He leads me beside still waters. He restores my soul.” David was able to find peace in God’s care. He knew that God would provide for him and he knew that there was more to life than the rat race. Jesus said, “But seek His kingdom and these things will be given to you as well.” (Matt. 6:31) God knows what we need before we do. While we need to be responsible for our actions, God is responsible for our lives. It’s all in our perspective.

When the Pressure Gets to Be Too Much

It happens to all of us. The pressure builds up, and then we are left standing there, wondering why we don’t feel happy the way we were supposed to feel. We have the things we wanted so badly. We look good to other people. We seem to be a success! But there is still that pressure, like a rubber band around our necks, and we don’t know how to feel good again. Our families are splintering. Our relationships are falling apart. Our credit cards are maxed out. We are stressed out, frustrated, overworked and still needing more! Our weekends are spent at the office, or worrying about the office. Our evenings are rushed, and when we have the time to stop and actually think, we find whole new worries about the state of our children and our marriages. As the pressure mounts, we wonder, what on earth are we supposed to do? We wanted it all, we tried for it all, and now it all seems to be falling apart!

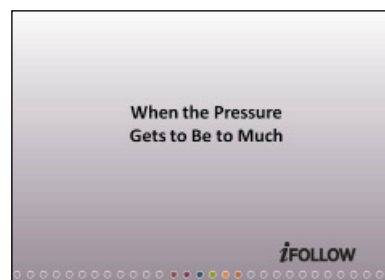
What do you do when the pressure gets to be too much? You turn to God. There is no other option. No one else can solve it for you. Jesus said: “Come to me, all you who are weary and burdened, and I will give you rest.” (Matt. 11:28) God is the only One who can give that kind of rest. The world around us just adds on the stress, adds on

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the pressure, demands more and more from you. But God can relieve that stress, if we'll just give it to Him. He says: "Take my yoke upon you and learn from me, for I am gentle and humble in heart, and you will find rest for your souls." (Matt. 11:29) It is a learning process. The rest that God gives is not a wave of a magic wand. While God does relieve our fears, He also teaches us how to live the kind of life He created us for. He teaches us how to live simply. He teaches us how to take advantage of the rest He offers.

God's plan for us is not to be weighed down by stresses and debt. Too many people think that God is too demanding of us, that turning to God means turning to more rules and frustration. If I thought I had problems now, the last thing I need is church! But Jesus says the exact opposite: "For my yoke is easy and my burden is light." (Matt. 11:30) What makes a life with Jesus so much easier? The simplicity. A life with Jesus doesn't focus on the material things, or the status symbols. It doesn't wave credit cards under your nose and then sick collections agencies on you. It doesn't trap you in a cycle of more and more work and less and less pleasure. It doesn't keep you blinded to the needs of your family until it's too late. A life with Jesus focuses on the things that matter most: your family and your God.

But doesn't money matter? I mean, just being a Christian doesn't take away your bills! That's true. And God cares about your money. He knows what you need. But He doesn't see your value through your checking account or the brands you wear. He doesn't expect you to keep up with anyone else. He doesn't look down on you for admitting that this didn't work out the way you had planned. Of course, you need money to survive in this world. But that is the least of God's worries with you. God knows that it isn't how much you make so much as how much He blesses it! If you are seeking His kingdom, God has promised that He'll help you take care of that part, too.

Our Daily Bread

So when things get too tough, you start to see the advantage of the simple life. You look longingly at the guy who has time to take his kids to the park. You see the couple taking a walk together, and you remember when you used to make time for those things, too.

In everyone's life there was a time when things were simple. When you didn't have much money, but didn't have many bills either; when you looked forward to your weekend because you actually relaxed on it; when you took pride in eating on your measly budget and relished those macaroni and cheese dinners more than you enjoy an expensive restaurant now. So is the answer to be young and broke again?



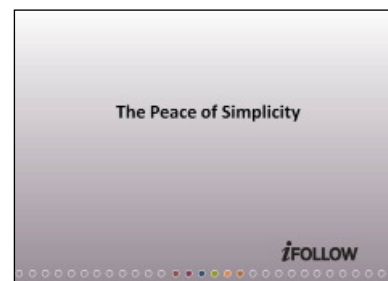
When Jesus taught his disciples to pray, He said: “Give us each day our daily bread.” (Luke 11:3) There is much wisdom in that prayer. You aren’t praying, “Give me more bread than yesterday,” or “For tomorrow, I’d prefer something different.” The prayer is for just enough for the day you are in. It doesn’t mean that you don’t plan for the future. Of course, we all must plan for the future! However, Jesus knew that the most important time we have is now. A simple lifestyle is one that looks at today, appreciates the present, and trusts God for the future. A simple lifestyle isn’t longing for more, it is thankful for what it has! Paul put it this way: “...for I have learned to be content whatever the circumstances.” (Phil. 4:11) Life can throw good and bad at us. We aren’t truly happy if circumstances can change our outlook. If I’m only happy when I have the latest gadget or live in the biggest house, I will never be happy. There is always a Jones out there who has more. Besides, life is a rollercoaster ride, taking us up and dropping us down. Tough times come, whether we plan for them or not. However, if we can learn to be content, that rollercoaster doesn’t have to shake us too much. Paul added: “I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want.” (Phil. 4:12) Money comes and money goes. The wisest person doesn’t pray for wealth, but for contentment.

Money does not equal happiness. Of course, our society would have us believe that happiness can be purchased. It tells us that happy people have the nicest cars, homes and clothes. They vacation in tropical paradises and hobnob with the social elite. But the Bible says something different: “The sleep of a laborer is sweet, whether he eats little or much, but the abundance of a rich man permits him no sleep.” (Eccl. 5:12) It is not money that allows you to rest easy, it is a good work ethic, a solid character...faith in God!

When we pray for our daily bread and leave the rest to God, we find that we are less selfish. We only ask what we need: the bread for the day. We don’t ask for things simply because we want them for entertainment. We don’t ask for things in order to make ourselves look better than everyone else. When we are content with what we have, that overpowering passion to possess more and more is curbed, and we are left with peace. We suddenly see the difference between needs and wants.

The Peace of Simplicity

The Old Order Mennonites who live in Ontario, Canada, live very simply, making their own clothing, growing their own food, farming, bringing their goods to market and supporting each other in every way a community can. If you see them on the street, you look twice. A woman in a long dress and bonnet getting out of a



horse drawn carriage certainly does draw some attention these days! Driving down the road, you see horse drawn buggies trotting along the side of the road, and signs beside driveways advertising produce for sale.

These Mennonites do have some seemingly conflicting ideas, however. They live without electricity, except in the barn. They don't use cars or buses, but will use them if an emergency arises. They don't use telephones in the house, but do have one in the barn. It seems hypocritical! Why have electricity in the barn but refuse it in the house? Why put a phone in the barn at all? If they are living a simple life, why make these concessions at all?

These mixtures of convenience and simplicity are not so hypocritical if you understand their reasons. Old Order Mennonites do not shun modern convenience because they believe that they are evil. Instead, they are guarding their community, way of life and relationships. Their simple lifestyle is not meant to avoid modern life, but to protect traditional values. For example, in order to run a farm today, some very up-to-date machinery is needed. A farmer cannot sell milk that does not meet public health standards, so they use electricity in the barn to run milking machines that comply with health codes. However, they do not use electricity in the house because they don't want to be trapped by TV and other modern amenities. They pull together, work together, play together, and pray together. Hard work is needed for something as simple as a meal to be made, but the act of working together to produce it is of extreme value to them. A telephone in the barn is for emergencies. If there were a terrible accident, dire need for a doctor or some other emergency, a phone is within a short jog from the house. However, a family meal or family worship will never be interrupted by a ringing telephone. No one will waste time chatting on the phone instead of working and helping the people right next to them in the same room. Their family values are protected.

Is this the kind of simplicity that the Adventist Church has in mind for its members? Are you expected to conform to something like the Old Order Mennonite lifestyle? Not at all! We can learn a lot from the Mennonites, though, in their priorities. God and family always come first. Praying and worship are a central part of the home. Family members all contribute to the running of the home, everyone making a difference and everyone needed. Family time together is guarded and precious. Community relationships are nurtured and encouraged. The sick, elderly and disabled are cared for by the community. Moreover, they take active steps to protect the values that matter most to them.

What values matter to you? And what can you do to protect them? The story is told of a native fisherman



on an island. He had always fished and was very good at it. He fished all morning, and by mid afternoon had caught enough fish to sell at the market and to feed his family. One day, a well-meaning businessman on vacation approached him.

“How long do you work each day?” he asked the fisherman.

“Till mid-afternoon,” he replied.

“How many boats do you have?” the businessman asked.

“Just the one,” he replied.

“Look,” said the businessman. “I am in business in New York. I know how to make money. Let me give you some advice. You are a very good fisherman, so good, in fact that you don’t have to work all day in order to catch enough fish. But if you just put a few more hours of fishing in every day, you’ll catch more fish! Fish from morning till evening, then clean the fish till night. You’ll make more money. When you have more money, buy another boat and hire some experienced fishermen to work under you. Keep growing your business, and in twenty years, you will have a fishing empire!”

“What will this get me?” the fisherman asked.

“You’ll make lots of money!” the businessman replied. “You can buy a big house, retire, relax, take long walks with your wife and spend time with your grandkids. It’s a dream come true!”

“I don’t need to,” the fisherman replied with a shrug. “I work till mid-afternoon every day. I already get to walk with my wife every evening. My children are still young, and I can spend time with them now. I don’t need a bigger house. I like the one I’ve got.”

Sometimes the complications in life are simply a way of putting off what we could be enjoying right now. Ask yourself this: What are you working for? What are the long hours supposed to get you? What is the expensive vacation supposed to do for you? What are the toys supposed to accomplish? You might find that what you are looking for is time with your family, a chance to relax and a sense of peace. What is holding you back from enjoying those things right now? Simplify.

“Give us this day our daily bread.” Spend time with the kids today. Reconnect with your spouse today. Take time with God today. Today is the most important time we have.



Handouts in this Package

1. What the Bible Says About Money
2. Wants vs. Needs
3. Adventist Church Standards on Simplicity

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Simplicity

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Discussion Questions

1. If your house was burning down and you had time to grab three things from the blaze, what three things would those be? What matters most to you materially?
2. Is debt a part of life, or do Christians have a moral responsibility towards their debts?
3. What do people worry about most? How do these things affect families? How does it affect your spiritual life?
4. Think of three ways you could simplify your life and eliminate some stress.
5. Is it possible to have a simplified modern life with modern conveniences?
6. What do you think most people are trying to attain through their hectic lifestyles?

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Group Activity

Purpose: To consider wants vs. needs.

Preparation: Collect a large stack of magazines, especially, if possible, ones that advocate “high living.” You will need tables for small groups, poster board for each participant, and scissors, glue, and markers. Put some magazines on each table.

Assignment: Divide participants among tables. Have each one look through the magazines for ads for one to three things that would appeal to them if they had the money for them. They are to cut out these ads and make posters which show the following:

1. An item for sale, such as a pair of expensive jeans.
2. A want or need.
3. What ideas are being sold?

For example, youth, carefree happiness, financial affluence, physical attractiveness to the opposite sex, etc.

Once the posters are made, discuss the following questions and any more that occur to the group:

1. If this is an item that you would be tempted to buy, are you responding to the need for the physical item, want for the physical item, or to the auxiliary ideas that are being sold with the product?
2. If your attraction to the product is based on the auxiliary idea for sale, what can you do to achieve those ideas in a concrete way? Have you already achieved them? Are they really important?

Debrief: If there is time, it would be good for a few to share with the group as a whole, but in this exercise, the best sharing will be done in the small groups, so that each person can talk about his/her poster.

Time: Allow a few minutes to divide, 20 minutes for making posters, and 15 to 20 for sharing. The debriefing may take another 15 minutes or more.

Handout 1

What the Bible Says About Money

“Do not charge your brother interest, whether on money or food or anything else that may earn interest.” (Deut. 23:19)

“Who lends his money without usury and does not accept a bribe against the innocent. He who does these things will never be shaken.” (Psalm 15:5)

“Wisdom is a shelter as money is a shelter, but the advantage of knowledge is this: that wisdom preserves the life of its possessor.” (Eccl. 7:12)

“Why spend money on what is not bread, and your labor on what does not satisfy? Listen, listen to me, and eat what is good, and your soul will delight in the richest of fare.” (Isaiah 55:2)

“Then he said to them, “Give to Caesar what is Caesar’s, and to God what is God’s.” (Matt. 22:21)

“Calling his disciples to him, Jesus said, ‘I tell you the truth, this poor widow has put more into the treasury than all the others. They all gave out of their wealth; but she, out of her poverty, put in everything—all she had to live on.’” (Matt. 12:43-44)

“Peter answered: ‘May your money perish with you, because you thought you could buy the gift of God with money!’” (Acts 8:20)

“For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.” (1 Tim. 6:10)

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HANDOUT

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Handout 2

Wants vs. Needs

Need: Something you have to have

Want: Something you would like to have

The difference between a need and a want is pretty simple, until you set yourself loose in a store. Double chocolate chip ice cream? It's a food, so mark it as a need. That designer t-shirt that fits you perfectly? Well, you need more shirts, so why shouldn't it count too? Tally up the damage caused by a few justifications like these, and suddenly you've spent far more than you intended. What's the solution? A better understanding of what a need really is.

Needs

In actuality, you only need four things to survive:

1. A roof over your head
2. Enough food and water to maintain your health
3. Basic health care and hygiene products
4. Clothing (just what you need to be comfortable and appropriately dressed)

Everything that goes beyond this—a big house, name-brand clothes, fancy foods and drinks, a new car—is a want.

Does that mean that you should only buy the things that you need? Not at all. Life is meant to be lived, not survived. Treat yourself to some wants along the way, but do so when you can afford to, and enjoy those wants as the extras that they are. Do not pile up so many wants that you are overcome with debt and too busy to enjoy them. Savoring a few wants is true luxury; being overwhelmed with debt and work to pay those debts is not a luxury.

Needs

Food, Clothing, Shelter, Water, Sleep
Personal safety, Health and Well-being, Financial Security
Friendship, Intimacy, Family
Respect, Self-esteem, Self-respect, Respect for Others

Where do you think your spiritual needs fit into this list?

Handout 3

Simplicity

Simplicity has been a fundamental feature of the Seventh-day Adventist Church from its foundation. We must continue to be a plain people. Increase of pomp in religion always parallels a decline in spiritual power. As “the life of Jesus presented a marked contrast” to the display and ostentation of His time (*Education*, p. 77), so the simplicity and power of the Advent message must be in marked contrast to the worldly display of our day. The Lord condemns “needless, extravagant expenditure of money to gratify pride and love of display.”—*Testimonies to Ministers*, p. 179. In harmony with these principles, simplicity and economy should characterize our graduating exercises, the weddings in our churches, and all other church services.

Statement from Chapter 13 of the **Seventh-day Adventist Church Manual**, “Standards of Christian Living,” the official description of the minimum spiritual disciplines of the denomination.

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