

Having spent time in Africa recently, it's hard to not think about how our lifestyle in America compares to the way people live in other parts of the world. So before I resume my monthly series of articles on budgeting, I want to write this month on **the dilemma of what lifestyle should Christians adopt**. First, let's set the stage....listen to some statistics I gathered from the 2001 *World Christian Encyclopedia*.

*700 million people live in shantytowns or slums, 120 million children live on the streets. We live in five cozy rooms in the suburbs.*

*2.2 billion people do not have access to safe drinking water. We wash our cars, water our lawns, and flush our toilets with potable water.*

*2 billion people live in poverty, surviving on less than \$2 a day. We easily spend \$2-\$3 daily on soda, coffee, snacks, or a gallon of gas.*

*30 million people die annually from hunger (18 million of whom are children under age five). We work hard to keep from gaining weight.*

Those statistics haunt me as I recall what we saw first-hand in Zambia and Kenya just a little over a month ago. As Christians, we must continually examine our use of, and attitude toward, money and possessions. Romans 12:2 says, "*Do not conform any longer to the pattern of this world....*". In other words, be careful or we will find ourselves being "squeezed into the world's mold." It is important to know that the lifestyle God wants Christian families to live by varies family to family. If we will seek God and listen to Him, He will lead us to the right choices for our individual households. It's not a matter of who is right or wrong, but what is God's plan for our family.

**To avoid getting trapped in the "world's mold", we must be deliberate in the choices we make as consumers.** Otherwise, our culture will decide for us and we will live a lifestyle based on cultural pressures rather than our commitment to Christ and His value system. Let's examine three elements that put lots of pressure on us as consumers.....

First is the **endless variety of goods**. Can you believe how many choices we have in products at just our supermarkets alone? I recently read this antidote in a magazine article...*a missionary returned from rural Kenya and was asked about the adjustments of reentry to America. She identified the potato-chip aisle at the supermarket, with its staggering varieties. She said, "my friends don't even realize it, but they are spending emotional energy on potato-chip decisions."* Ouch, that hurts! It's hard to simplify our

lifestyle while being bombarded daily with advertising enticing us with the latest, greatest this or that. And there's another terrible side effect of this "endless variety pressure." Many people, including Christians, are driven to stay "in style" and will get deeply into debt in the process.

Another element we must deal with is **advertising**. "What you *really need* is...." How many times each day do we hear that from salespersons, television commercials, billboards, print media, and even our friends? Their is to create dissatisfaction with what we have and buy what they're trying to sell us. 1 John 2:16 says, "*For everything in the world – the cravings of sinful man, the lust of his eyes and the boasting of what he has and does – comes not from the Father but from the world.*" As Christians, we should instead subscribe to what the Apostle Paul described in Philippians 4:11, "*I have learned to be content whatever the circumstances.*" Contentment will act as a shield against those "advertising missiles" aimed at us.

**Keeping up with the Joneses** is another mold that the world tries to press us into. Friends, neighbors, and even our peers at church, either knowingly or unknowingly, put pressure on us to conform to the culture around us. As I've said in previous articles, keeping up with those Jones people can be very hazardous to your financial health. What often happens is that our desire to be like our peers is actually stronger than the desire for the actual object or experience that they have. And again, overwhelming debt often results.

So, what values will determine our lifestyle as it relates to money and possessions? The answer again is something that I often talk about – **stewardship**. Remember that stewardship is realizing that God owns everything and he assigns us to manage His wealth. As we seek God's will for our lives, including the lifestyle He wants us to have, we must realize that all the resources around us are God-given and that we are accountable to Him for how we use or abuse them...generosity or selfishness. C.S Lewis summarizes that process very well:

*"Good and evil both increase at compound interest. That is why the little decisions you and I make every day are of such infinite importance. The smallest good act today is the capture of a strategic point from which, a few months later, you may go on to victories you never dreamed of."*

All of this brings us back to the vital importance of living according to a **written spending plan**. More on that process next month !