

## Living Simply

In one of those wonderful ironies that help keep life interesting, I am writing this editorial about a core value of an “uncluttered life” at a time when my life feels anything but uncluttered. Come to my house and look at my desk and you’ll see what I mean—papers and folders piled high related to a bunch of different activities and projects I’m involved with right now. And the piles don’t even include anything related to my full-time job. So yes, I value an uncluttered life, but I haven’t managed to achieve one yet!

I remember the discussion when the wording of the ninth Brethren in Christ core value on “Living Simply” was chosen: “We value uncluttered lives, which free us to love boldly, give generously, and serve joyfully.” While most agreed the value needed to be included, given our history and theological understandings, there was some discomfort because it is one we seem to have a lot of difficulty actually practicing. This discomfort was reinforced as I began soliciting articles for this edition of *Shalom!* I found that people are reluctant to tell stories about their attempts to live simply because it is so hard. Whatever we say about our own individual attempts to live simply can leave us wide open to misinterpretation and judgment when others examine how we actually live. So I really appreciate the willingness of the writers in this edition to share their journeys with us, and to reflect on the ways we all can attempt to live more simply and why it is important to do so.

In our “living simply” core value, we

say that simple and uncluttered lives free us to “love boldly, give generously, and serve joyfully.” The question then is, how is that true? For me the answer is closely connected to a saying I’ve often seen on bumper stickers: “Live simply that others may simply live.” In North America (and especially the United States) we consume far more than our share of the world’s limited resources; in fact, it is not particularly hard to document in rather specific ways how our consumption is often at the expense of poor people in other countries. All our “stuff,” as well as our complicated and scheduled lives, often clamor for so much of our time and attention that we have very little left with which to “love boldly, give generously, and serve joyfully” so people who don’t have much will have more. When we focus on what’s really important, rather than on what the culture around us tells us is important materially, we are freer to respond boldly, generously and joyfully to the needs of our world, and perhaps we will help to create a better balance among the nations of the world.

Even as I write that, I am convicted. I believe it wholeheartedly, but it is so hard to practice. My husband and I are both less than 10 years from the traditional North American retirement age of 65; we feel the pressure of needing to accumulate enough resources to retire responsibly and without being a burden on the healthcare system or our family. We also have things we’d like to do, and places we’d like to go. What, really, is important?

A number of months ago *Time* magazine did a cover story on the increasing size of American homes, and how more and more Americans are investing in “nest-building” as a response to the ongoing threat of terrorism. In my own community, I’ve noticed the large (actually immense sometimes) size of many of the new homes that are being built, in many cases for families where there are two or fewer children. Something is wrong here. While I understand the natural impulse to do things to create a greater sense of security for ourselves in insecure times, building bigger and more elaborate houses seems like the wrong way to go about achieving security. On the other hand, how is this really any different from my husband’s and my desire to build a secure retirement for ourselves?

All of which is to repeat the observation that simple living is often anything but simple, and involves a complex web of choices and compromises that depend on the specific circumstances of families and communities. At the same time, just because living simply isn’t simple or easy doesn’t mean we should throw up our hands and say, “Oh well...” Rather, because it is often so difficult we should be talking about it a lot more as families and as a church community. We should be working together to figure out how we can in fact live simply so that we are free to love boldly, give generously and love boldly.. ☺

Harriet S. Bicksler, editor

# Conquering the God of Materialism

By A. Serounian Keir

When the rich ruler asked Jesus how he could have eternal life, Jesus said, "Obey the commandments." With pride, he assured Jesus that he had done so from his youth, expecting Jesus to say, "Well done. You have fulfilled the law. Enter into the joy of the Kingdom." But, Jesus did not commend him. Rather, he called the man to accountability as if to say, "So, you think you have fulfilled the law, do you? Let's run through the commandments and see how you are doing. Let's begin with the first. Go, sell your possessions." The man left shaking his head. He had failed the test on the very first commandment, "You shall have no other gods before me" (Exodus 20:3). No need to go through the other nine. Already, the demands of discipleship were more than he was willing to pay.

I wonder, did the story end there? Did the young man return home to mull over the cost of following Jesus? Did he, like the prodigal son, suddenly come to himself one day, realizing the futility of clinging to temporary, worldly wealth at the expense of losing his eternal soul? Or, did he rationalize his way out of dispossessing his wealth? Did he ask, "How much money and possessions must one have to be

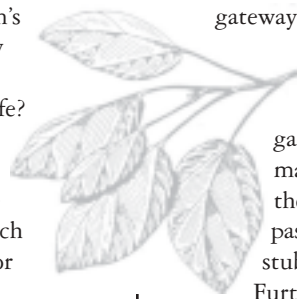
wealthy, anyway? Isn't one person's wealth another's poverty?" Surely he must have struggled over this most important decision of his life?

I can see him having an estate sale to dispense with his vast possessions. Taking inventory, he begins to think of the value of each item and how little he will get for them. That mahogany table was imported from India; it's worth ten times what the locals will pay. Then, he remembered the security and power he felt with all of that wealth...how the neighbors admired him when he brought home those Roman sculptures. His wealth had bought him substantial prestige and power in the community. What should he do – dispense with it all to follow Christ or cling to the security and comfort of his possessions? Who knows how long he debated the issue – a week, a month . . . the rest of his life?

Christian discipleship demands exclusive *attachment* to Christ as Lord. By implication, then, there must also be *detachment* from anything that might hinder that attachment. The rich ruler could not *attach* himself to Christ and thereby enter the Kingdom because he was unwilling to *detach* himself from the "god" of materialism.

Finding freedom from the god of materialism is neither instant nor easy. Individual backgrounds and personalities along with social affluence greatly shape our attitudes toward money and possessions. And just when we think we have conquered the temptation to rationalize our flimsy excuses for lusting after things, we often find ourselves drifting back to that empty lifestyle that Shakespeare called "getting and spending." In other words, the clamoring god of materialism insists that neither attachment to Christ nor detachment from things is ever total or permanent. That explains why Jesus said it was easier for a camel to go through the eye of a needle than for a rich man to enter the Kingdom of Heaven. Elsewhere, Jesus explained that the lure of wealth along with the cares of the world and the desire for things choked out the life-giving Word in us so that it would produce nothing of spiritual benefit.

Living in simplicity, then, is not only one of the practicalities of the Christian life and good stewardship. It is also one of the



gateways to the Kingdom, along with justifying faith, a merciful spirit and genuine repentance. Of all the

gateways to salvation, this one may be one of the most – if not the most – difficult gateways to pass, especially in our stubbornly materialistic culture.

Furthermore, passing through this gateway is no one-time event. Just as we must always have justifying faith, a constant spirit of mercy and an on-going attitude of repentance, so also we must constantly wrestle to avoid undue attachment to money and possessions. These ten questions will help you examine your attitude toward materialism:

1. Is my money something that serves me, or is it a resource for the Kingdom of God?
2. Do I give cheerfully or grudgingly to Kingdom causes?
3. Am I living so beyond my means that I cannot practice Christian stewardship including tithing?
4. Am I a victim of a "have-it-now, pay-later" mentality?
5. Do I worry or lose sleep because of the burden of my debts?
6. How long has it been since I have been out of debt?
7. Am I accumulating things that I do not use?
8. Must I say no to ministry opportunities because of my entanglements in the things of this world?
9. Would those who know me best describe me as materialistic?
10. Has my attitude toward money and possessions robbed me of joy in my spiritual walk?

Finally, we must remember that our Lord does not leave us to our own devices in conquering the god of materialism. A life surrendered to God finds resources to wage a successful fight over this enslaving god. The first step toward victory is a conscious and deliberate surrender to the Lord. ☺

*In addition to serving as the pastor of the Walnut Valley Brethren in Christ Church in Walnut, CA, A. Serounian Keir also teaches Bible and writing at Azusa Pacific University. He is married with three children and enjoys reading and gardening.*

## SHALOM!

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# The Road To Simplicity By Bill Donner

Janet didn't have a full-time job; she worked three days a week at a hospital and evenings at two separate clinics. This arrangement was the tattered remains of her decision to work only part-time after the birth of our baby. I fought to bring in a decent living by teaching school half days to supplement my ministry as a pastor in the afternoons. We prayed and strategized about how we could stay out of debt and keep our priorities straight, but by all accounts we were losing the war for simplicity.

Losing this war was discouraging, but when I learned that I would lose my job at the school to a full-time teacher, I knew it was time for action. By the end of that year we were headed out of town, out of Los Angeles, and out of California. We were going to serve the Lord in missions from a base in Texas. Janet and I were happy with this change on many levels. Our new work would fit our giftings, it would provide new challenges, and we would live more simply. Janet would stay home with the kids while I worked in a missions training program. There was no soccer where we were going, no running from pillar to post. We knew that God was in this move and our church had blessed it.

In the months after we arrived in Texas, God began to teach us about simplicity. We began to understand that simplicity is not a destination you arrive at by car; to get there, you must choose to die. Moving from L.A. to Texas was the first step toward this death for us. It was a stake in the heart of the cultural superiority that Californians feel. Many in our home church were happy for us to serve in missions, but where China seemed a romantic place and Africa so needy, Texas seemed like a step down. But I didn't think that there was any ounce of prejudice in me – until my son came home from his pre-kindergarten class.

"What did you do today in class, Dave?" I asked.

"We didn't learn any science or math, Dad," he reported. "Some of us went to the Art Sinner while the rest went to the Toyland Sinner."

"Sinner?" I asked "Don't you mean 'center'?"

"No dad, it's called a *sinner!*"

And then from out of nowhere, I told

him, "I don't care what your teacher calls it, it is pronounced *center*, not *sinner*."

As God began to deal with me on this issue, I realized that simplicity and cultural superiority could not coexist, and I began to die to a kind of pride I did not even know lived in me.

The next lesson in simplicity began when our financial support slumped after Christmas. We relied on the contributions of friends and family for our income, and our budget was tight to begin with, but that January we did not receive the support we saw on our commitment cards; we received \$150. So when the Jeep needed a transmission, we charged it. Over the next year, we began to go into debt to make ends meet. It didn't take long before we decided to make a budget and use envelopes to divide our cash into sections like "Jeep Repair," "Taxes," "Entertainment," and "Food." We prayed, waited and car-pooled after that - and God provided in miraculous ways.

God was teaching us that simplicity comes when we die to being in control of our circumstances. One thing became clear that was hidden when we had a larger budget: simplicity and control cannot coexist, and we learned we were only responsible to obey a loving God. After that time, provision became an adventure and a part of our testimony to God's faithfulness.

God took us to East Texas and taught us simplicity. But after he pulled out the roots of pride and control, he planted a desire for better things. Janet and I enjoyed working together in the kitchen. I was determined to make a baguette that impressed our European friends at the mission, and had fun trying. The boys and I walked the trails in the woods nearby and looked for box turtles. We picked berries and made the best pies anyone has ever made.

Since then, our journey has taken us from Texas to Central America, and now back to Southern California where I am the pastor at the New Community Church in Pomona.

One of my hopes in the ministry is to help the congregation find the courage to take the same trip we did, not to Texas, but towards simplicity. So Janet and I

wanted to be careful to keep our hard-won priorities in view as we settled in last summer.

Among the decisions about which bank, car insurance, and long distance carrier we would use were some we knew would affect our lifestyle. We chose not to buy a cable connection; we had lived for the last six years without T.V., and one look at the programming clinched the decision. Because we learned to love the fruits we enjoyed in Central America, we decided to turn our backyard over to a vegetable garden and orchard where we can work together as a family (the boys just want papayas and avocados). Some friends urged us to get the boys into a soccer league so they would have something to do, but we said no. That's not a road we choose to go down just now. ☺

*Bill and Janet Donner are the pastoral couple at the New Community Brethren in Christ Church in Pomona, CA.*

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## Picking Hyacinths

By Ruth J. Bert

An old poem suggests that if we are bereft of mortal goods and have only two coins left, we should with one buy bread and, "with the dole, buy hyacinths to feed the soul."

When I taught in a local high school, an excuse students frequently gave me for not having eaten breakfast, having papers signed, etc., was, "I didn't have time." Often my reply was, "You had time to dress, didn't you?" Not once did a student arrive unclothed; yet so many came daily with souls suffering from malnutrition.

Come to school with me. One of the busiest places early in the day is the nurse's office, crowded with students seeking attention, someone to care. In classrooms teachers complete endless forms and record in agonizing detail the progress of students burdened with personal problems hindering that progress. Throughout the day kids leave class for outside

appointments (something I can't remember doing my entire school career). Students register for activities and attend irregularly. Beethoven is a dog in a movie; textbook content is visually appealing but empty. What prompted Sylvia Ashton-Warner (Teacher, 1963), teacher of Maori children in New Zealand, to say of American school children that they are so beautiful, "but there's no spark"?

Our over-stimulated children with cluttered lives, seeking ever bigger and better thrills prepared for them, begin very young with an overload of programmed activities. Many don't know how to entertain themselves. Where is dreaming and imagination and just being? A school psychologist told me, "If kids are bored, it's their own fault." I suspect, though, that we adults share the blame when we plan their lives in pursuit of their ill-defined success and our reputations.

A soul should be fed the very best. Why do we settle for less? I have watched special education students get excited about Beethoven (the composer!), ask for more learning about David Livingstone; on their own initiative, write and illustrate a book; and even correct a visiting educator pointing to South America instead of Africa on a map. (I kept a straight face.) But these are not usual expectations for special education. One teacher asked, "Why does he (a student) need to know the classics?" I seemed to be the only one asking why he needed to know about O. J. Simpson and World Wide Wrestling, or listen to obscene music lyrics over the school's public address system.

Children deserve wholesome diets. But parents are at work, teachers are doing paperwork and attending meetings, and childcare personnel often are doing more maintenance than teaching. Our children's souls will not grow on meat and milk unless it is provided (Deut. 11:19-20).

Several years ago I attended a seminar related to education, given by an area business. At dinner I asked the businessman next to me what he thought we needed to do to improve the education system in this country. He thoughtfully replied, "Well, until this society changes its ways..." He left the sentence hanging.

One definition of the word *simple* is *pure*. Perhaps that is the clue to uncluttering our

lives in a society where clutter surrounds us and forces us to fight it if we would live simply. A pure and single purpose above and beyond the clutter will fix our focus on that purpose; and in the process of moving toward the purpose we will move farther away from the clutter, yet keep our focus and our striving positive and challenging, not set on useless things. (Ps. 119:37)

Here are a few possibilities for the process and the results of it:

1. Fine discernment of wants and needs
2. Caring for soul needs with the same carefulness as body needs
3. Children assimilating wholesomeness from their environment
4. Appetites for that which satisfies rather than titillates
5. Security and discipline born of boundaries smaller than our appetites

If we as Christians choose to follow Jesus with singleness of purpose, then the clutter cannot be our focus—not even getting rid of it. We can discuss and analyze endlessly, thus making more clutter by our efforts to manage our clutter. There is for us one focus only, and it cannot be ourselves. "You are not in the driver's seat—I am!" (Luke 9:23, *The Message*). The clutter may disappear, have lowered priority, be used of God for his purposes, or simply remain as part of the fallen world we know; but it will no longer keep us from God. We will be separate from the world, not because of things we avoid, but because we are striving for a different purpose and Person.

Then we may use technology but not abuse it; buy things for the soul and the body but not because the neighbors have them; enjoy treats when we want them, not when we need them to satisfy our addictions and idols; choose our entertainment for enrichment as well as enjoyment; and understand that we are all in this together and that people's needs and choices will be different even though we have a common purpose.

In 1997 I returned to the U. S. after several months in Africa. The thing about my country that I noticed most was the mix of truth and untruth. What I notice now is Christians' acceptance of the mix. God's name and Christianity are mentioned frequently in the media, but far too often in an untruthful way. Truth is peppered with untruth to sell products, validate actions, and persuade minds. We carefully veil truth to draw people or to ease consciences. Have we lost confidence in the power of simple, straightforward truth?

The children in our country are following the adults. Should we as God's adults choose to live with pure and single purpose, there will be results. Our children's growing to be like Jesus will change them and others. They will be buyers and providers of hyacinths for the soul. ☺

*Ruth Bert is retired from teaching and is a member of the Grantham Brethren in Christ Church. She has done several stints of voluntary service with BIC missions in Africa.*

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## Simply NEW JOY by John Zuck, Pastor

NEW JOY's functional multipurpose facility at 35 New Joy Drive, Ephrata, has been described as looking like a warehouse, a gym, a hockey rink, even a barn, but to us it is simply "home." The search for a home base began soon after NEW JOY's strong start in 1994. A Sunday morning meeting space was secured in the MCC Ten Thousand Villages Atrium (then SELF HELP CRAFTS building) at 704 Main Street in Akron. The facility is unique and a great setting for worship and children's programs offered simultaneously as "One

Dynamic Hour." In a year and a half, the emerging congregation expanded to two services, and then to three services two years later.

In order to accommodate the growth and manage costs, the office operated from the pastor's home, cardboard was set up each Sunday at the Atrium for classroom dividers (we splurged a bit and bought white-colored cardboard!), and our small groups called "Joy Groups" met in homes and rented space. We looked long and hard for larger rental facilities, without success. That was likely a

blessing in disguise because the deal MCC gave us couldn't be beat and enabled us to save for land purchase. Giving campaigns were conducted annually beginning in 1997, and the funds were invested in the Brethren in Christ Foundation during some of the highest interest-earning years ever. It was evident God was sovereignly involved.

From the very start, we began giving 10 percent of our local and worldwide ministries budget to BIC Cooperative Ministries. For the first four years, we increased this by one percent annually, then for the next four years we increased incrementally by one percent plus giving the option every Sunday for persons to designate above-budget giving to Cooperative Ministries. On top of that, an additional 23 percent was given to other local and worldwide ministries and missions. Admittedly, as we projected land purchase and eventual building, the exorbitant costs seemed absolutely impossible! In late 1996, we called a congregational business meeting to consider land purchase at about \$400,000, and the inevitable question was raised: "What will the total cost of land and facility be?" When our project manager responded with a conservative estimate of \$1.5 million for a simple multipurpose facility, there was a gasp of disbelief and impossibility. The temptation was very real to reduce our Cooperative Ministries giving; however, we held to our "God-inspired vision" and continued to increase every year. The result: in 2002, over \$60,000 was given beyond local NEW JOY ministry and outreach! For 2003, we project 16-1/4 percent for Cooperative Ministries and 2-1/4 percent for other missions. The projection by 2008 to be given beyond NEW JOY as God continues His blessing is 17-1/2 percent to Cooperative Ministries and 2-1/2 percent to other missions.

In spite of this giving, or perhaps because of this giving beyond ourselves, NEW JOY purchased 15 acres of land in 1998 and built our "no frills" facility in 2001, which is the first phase of a three-to-four phase facility to be developed over the next 10-15 years. By the time

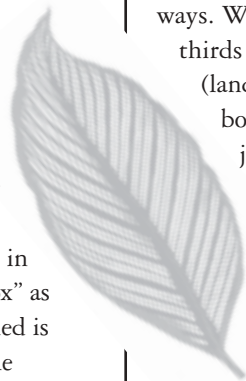
we reach the third phase, our present multipurpose room will, in fact, become our gym! Maybe that's why it looks a little like a gym now. In fact, sometimes during the week now it is used as a gym. A sports curtain is pulled to protect the stage area, the chairs are stacked and volleyball or basketball is set up. The area also serves as a dining room and fellowship area, in addition to worship. The "big box" as it is sometimes affectionately called is truly multipurpose! Such a simple arrangement would not be satisfactory for some people. Yet, a recent first-time guest echoed the sentiment of many when he said something like, "I just came to check the church out. I don't want to be part of a church that spends millions on a fancy building. Now, seeing the facility, I wish I'd brought some offering money." Oh well, he did say he would be back.

Presently, we are pursuing approvals for phase two building construction for possible building by 2004, and by 2008, we project at least one more NEW JOY

satellite location.

While we do try to operate simply and efficiently, God provided in amazing ways. We were able to pay nearly two-thirds of the total first phase project (land and facility) upfront, and borrowed a bit over one-third. In just a year and one half, the principle has already been reduced by more than one-third. We call it the NEW JOY miracle! But, that's only one small fraction of the miracle. Building and land are merely tools in the ministry of the Good News of Jesus Christ. The church is people, and presently we average over 400 on Sunday mornings in two locations and three services. Many have been reached, 116 baptized, with countless relationships healed, and simply stated, we believe God has been honored. Plus, beyond the shadow of doubt, the best is yet to come! ☺

*John Zuck is senior pastor of the New Joy Brethren in Christ Churches, Ephrata, PA.*



## Simple Minds By Rick Maranta

As a teen-ager, I would often engage my Dad in great political and ethical debates which would get louder and louder until we came to an impasse. At that point, my Dad would pass on to me his number-one pearl of wisdom. He would say in his ever-so Italian accent, "well...life she's-a-complicated." Naturally, I would respond in exasperation with, "No Dad, it's simple!"

Over the years, like with so many other things, I have come to see that he was right - life *is* complicated. I now have a job, kids, 6 a.m. hockey practices, mortgage payments, home repairs, church obligations, and financial pressures. I also get bombarded with information from every angle. I get news in the paper, news in magazines, news radio, 24-hour-a-day TV news, news on the Internet, news on my Palm Pilot, and news on my cell phone. They say,

"No news is good news." Well, I've got news for you! It is impossible to NOT get news!

Consumerism adds another layer of complexity - the stress of choice. Sometimes my wife finds me paralyzed like a deer in the headlights in front of the orange juice section at the grocery store: will that be Regular? Extra Pulp? No Pulp? Low Acid? Calcium Enriched? Vitamin Enriched? Ahhhh! Next stop: the cereal aisle. Today, incalculable possibilities complicate every decision, sapping our energy and stealing our time. What we need most is something Jesus Christ can give us best - a focus on relational living.

Yes, Jesus saves, but he also simplifies. He boils things down to their essence and helps us focus not on the external, not on things, but on what really matters - our relationship with God and others. In

Matthew 22, like water into wine, Jesus turns the complexity of the “entire law” into a few simple lines about relationships: “Love the Lord your God with all your heart and with all your soul and with all your mind” and “Love your neighbor as yourself.” In Matthew 23, Jesus attacks the religious establishment because of its tendency to convolute what should be simple, creating heavy burdens for people. The religious leaders missed the point: life isn’t about intricate rules, lengthy to-do lists, convoluted concepts or ingrained traditions. It isn’t an intellectual labyrinth to be navigated: it is straight and narrow, a road to relationship and love.

Jesus, in Matthew 26, even rebukes his own disciples who criticize a woman for pouring expensive perfume on his feet: “Why are you bothering this woman? She has done a beautiful thing to me!” More than anything else, Jesus wants his disciples to stop, relax and smell the perfume along the way - to see beyond the surface of financial considerations and earthly values, to the beauty of a simple relational act of love between a woman and her savior. This act, worth more than any alabaster jar, powerfully symbolizes his burial and demonstrates her ability to see God’s

kingdom clearer than any of them. Are we, like the disciples, sometimes lost in the complexity of external things? Let’s briefly look at three practical ways we can cultivate a sharper focus.

First, we need to live “in” relationship. Everything we earn, every purchase we make, and every action we take should be motivated by a desire to build relationships - with God and others. Then we will earn in order to give, invest in others first, make people a priority over possessions, and see the simple beauty of the kingdom of God just like the perfume lady of the New Testament.

Second, we need to live “below” our means. Almost every voice in our culture tells us to spend money on things we can’t afford and do things we don’t have time for. But as Christians, we must intentionally live below our means so we have the resources to allocate to God and others. Are you frantically working to pay for a mortgage your bank tells you you can afford? How about buying a house that costs less and invest more in the poor? How about getting a less stressful job that releases more energy and time for relational living? God brings peace to other-centered and counter-cultural lives.

Lastly, we need to live “beyond” the messages of the world. The media tells us many good things but also many things that dull our spiritual senses. Three things can help us. First, we can choose what and when we hear. How about a media fast? How about NOT going to the mall “just to look around?” Second, we can think critically about what we DO hear by challenging the so-called “truth” of these messages. Third, we can drown out the negative messages of the media by immersing ourselves in kingdom service. Serving God tends to generate a beautiful noise that can tune the selfish din of a consumer culture to the sound of a faint echo.

Yes, I think my dad was right – life is complicated and I am often overwhelmed by it. But Jesus came to give us simple minds fixed on a kingdom where relationships reign above all else. ☺

*Rick Maranta is a writer living in Oakville, Ontario. He has been actively involved in The Meeting House for the last six years where he has helped develop a comedy/drama team and the church’s website. He is married with two sons and currently manages the e-learning development for a business consulting company.*

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## Do We Really Need to Have it All?

By Jim Smiley

When I was in Honduras three years ago on a missions trip, one of the things that had an unforgettable effect on me was the lifestyle of the people whom we were serving. The people lived in adobe one-room houses. They had very little in terms of material possessions. Yet they were very happy, caring and generous. They are not bombarded with media advertising and other influences that encourage them to have the latest and greatest cars, homes, computers and other “must-have” things that most North Americans cannot seem to do without. To say the people in the backcountry of Honduras live simply is an understatement. The culture in which

they reside does not promote the acquisition of things for enhancing their wealth or lifestyle. Because of this, there is no personal debt. Are they better off than those of us in North America? If we look at material possessions, the answer would be no. However, they are content with what they have. They have no debt to speak of because they don’t have a lot of “wants.” Their needs are taken care of as God provides through their own labor and efforts.

Many years ago, when I was working in a bank as a loan officer, I recall my surprise as I would frequently receive loan applications from people with relatively large incomes who needed to

borrow money. Why would someone who makes that much need to borrow money? The application told the story. Not only did the person owe for a home mortgage and car payment, but there were also numerous credit cards carrying big balances and proportionate large monthly payments. When money is our master we will never have enough.

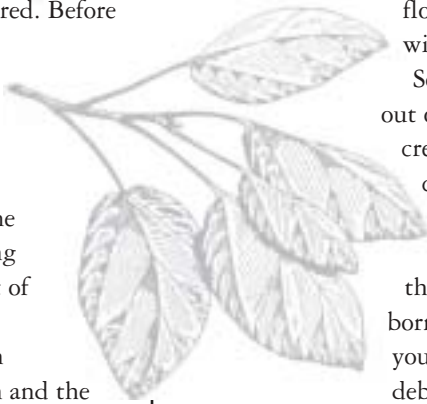
The truth is that we are constantly tempted to buy things as soon as we get some money. We often take our finances even further by spending more than we earn. Personal debt is a major problem today.

How easy is it to get into debt? Well, have you looked in your mailbox lately? I

see credit card applications almost every single day in the mail. I tear them up and throw them away without even reading them. But, just suppose I would apply for every credit card I am offered. Before long, I could have dozens of credit cards with tens of thousands of dollars of credit available to me. If one actually chose to use these cards to purchase whatever one wanted, it would not take long to accumulate a huge amount of debt.

According to the American Financial Services Association and the Federal Reserve Board's survey of consumer finances, of the 84 million households with at least one credit card, the average balance is \$8,562.00. We haven't even talked about interest rates. They could be at least 19 percent or more. With those kinds of rates, total indebtedness is increased and the time to pay it back is prolonged. Without discipline, the amount of debt is likely to increase and bankruptcy could be around the corner. So, why do many of us get into trouble with our debt?

1. Many of us simply never were trained, either formally or by example, how to manage money. In today's society, we are encouraged to spend beyond our means. If you don't have it, get it. If you can't afford it, get it anyway; you deserve it. And yet you never hear about the foreclosures, and fat payment booklets, and late notices and calls from the debt collectors. They don't tell you about the bondage, anxiety and pressure that comes with letting loose and buying more than you can afford. They don't tell you about the marriages that disintegrate because of fights over money. The first step in determining a standard of living is coming to grips with the relentless pressure to purchase.
2. We tend to think we need everything NOW. Somehow it has become our "right" to have at least two new cars, a nice home, and



exciting vacations. The whole concept of starting out small and patiently building our lifestyles one step at a time has certainly flown out the window.

So how do we get out of debt? Consumer credit is the most common source of indebtedness for Americans, and the sooner you stop borrowing, the sooner you will get out of debt. Beyond that,

however, here are a few simple suggestions:

- **Develop a budget.** A budget is a plan for managing money in your home. Work out a payment plan with your creditors. Most creditors are more than willing to work with people who honestly want to repay them.
- **Learn to trust God for the things you truly need but can't afford.** It may well be that God does not want you to have an item that you thought was a need but really could do without.
- **Exercise self-discipline as a lifestyle.** Curb your impulses to buy. If you haven't budgeted for it, don't buy it.
- **Seek counsel.** Many of us need assistance with establishing and

maintaining a budget and working with creditors. There is a network of volunteer budget counselors to link families in need of budget counseling with trained volunteers in their local areas.

The Bible is very clear that when it comes to money and God we have to make a choice. It is one or the other. Matthew 6:24 says, "No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money."

Money and God compete for the same thing in our lives. And Jesus says you can't serve two masters. If we believe that the most important value in life is money then we will do all we can to make more money, flaunt our money, and live to spend our money. We will measure ourselves by what others make and have and will inevitably dig ourselves into debt trying to keep up with appearances.

In summary, Christians should base their decisions on the principles of God's Word and not society's viewpoint. God wants us to live debt-free in order to serve him to our utmost. If you are seriously in debt, determine now to get it under control. With the Lord's help, you can do it! ☺

*Jim Smiley is the planned giving and loan officer for the Brethren in Christ Foundation and a member of the Grantham Brethren in Christ Church, Grantham, PA.*



## Who is Poor? by Brenda Hartman-Souder

One sunny afternoon in rural Nigeria, I was sitting on Jacob and Hassana's porch. My husband, Mark, and I were spending a week with this family to learn about Nigerian ways as part of our new MCC assignment. As usual, visitors had come after the morning's work to greet us and to visit.

Today's visitors were three young men, friends of Jacob's. Curious about the United States, they had many questions. All of them had the image of a land without problems, with great wealth and opportunity for everyone. Jacob helped translate as I tried to share my experience of the United States. Then the conversation took an interesting twist.

"Do you have poor people in America?" one asked.

Caught off guard I immediately answered, "Oh yes, of course we do." When I worked as a psychiatric social worker in a U.S. public mental health clinic, I had seen plenty of people without the resources and advantages I had. I saw folks who barely made it from week to week, and who ate poorly at the end of every month when their money ran out.

But these men were skeptical and not easily quieted by my quick answer. They continued to ask about poverty in the United States, trying to gauge whether they would be better off there or in their native Nigeria. They asked for dollar amounts and refused to

believe anyone with several hundred dollars a month could not survive well in the United States. Here in Nigeria, even \$100 U.S. a month would allow someone to live comfortably.

Finally I asked them, "How do you define poor?"

They conferred among themselves and decided that to have less than 500 naira on hand (about \$6.50 U.S.) would be one factor. But a far more significant indicator of poverty was to live alone, to have no family to turn to, to have no land in one's village to farm. Nigeria has no national welfare program, so without these things, they decided a person was truly destitute.

While these young men lived without many amenities I was used to, they all had strong extended families and they all knew how to farm the fertile land and share its bounty. And, I might add, they knew the value of sitting with friends on a quiet afternoon. All of us came away from that conversation a bit perplexed and willing to reconsider our concept of poverty. What is one lacking when one is poor?

My monthly allowance as an MCC service worker assures me a solid place in Nigeria's upper middle class. I had to readjust my perception that I was becoming "poor" to serve with MCC

for three years. And I recognized that in my homeland where people value mobility and individualism, kinship and village ties are not a given, nor is the ability to find basic work to feed one's family.

In Nigeria, I am observing people working hard together. Nigerians generally do not hoard their own resources if a family member is

hungry. They give what they can.

This sharing does not eliminate poverty, but it does erase the sense of being alone with nowhere to go. And these young men, I think, realized that lack of money was only one factor defining

who is poor among us. They saw the truly destitute—those without family, friends, village or the ability to farm—were quite rare among them, at least in rural Nigeria where people live much as they have for generations.

Who is poor and how it affects a person depends on your perspective, on what you believe about the value of family and other relationships, sharing one's daily bread and the ability to eat after a hard day's work. ☺

*When this was written, Brenda Hartman-Souder was serving with MCC in Nigeria. The article is reprinted by permission from Intercom, a newsletter for MCC alumni.*

# Lessons In Grace: Some Simple Truths

By Lois Saylor

The word “simple” can mean lacking in knowledge or expertise. It can also mean free from guile, free from vanity, and modest. It can connote humility as in “Living Simply.” *Lessons in Grace: My Journey to Healing & Faith Through the Gift of a Horse* is, in the second sense, a simple book and that is its charm. *Lessons in Grace*, a title taken from both our theology and a horse’s name (Dad’s Lady Grace) is one woman’s pilgrimage into God’s unfolding grace.

In her book, author Kathleen Anthony discusses God’s grace (that slippery concept that we often lose hold of) as foundational to her spiritual, emotional and even physical health. Through her relationship with horses from her childhood to the current day, she recounts how God has used horses in her life to teach her valuable lessons. In particular, the story revolves around a spirited Arabian mare, a gift from her father, that Kathy needs to train. The book gives an animal twist to the scripture about the speck in someone else’s eye and the beam in your own as Kathy sees her own shortcomings mirrored in her willful horse.

Horse lovers will enjoy the book from the advantage of their own experiences, but this is not a book that only “horse people” can enjoy. Non-equestrians will find the story and the lessons learned just as valuable and the book is suitable for young readers too.

Stylistically, Kathy uses three techniques that serve her and the reader well. She gives us a liberal sprinkling of scripture throughout the text that forms a solid foundation to the lessons she is learning (and teaching). It is good to read the familiar passages in the context of someone else’s life story and thoughts, which can confirm their meaning for us or give us a different view of the familiar. Often Kathy breaks into prayer in the middle of her text, which brings an immediacy to the storytelling and can lead the reader into prayer and a prayerful attitude. Thirdly, Kathy sets up imagined dialogue between God and her horse as God instructs the horse on the day’s lesson that Kathy needs to learn. It is a light and fun way to describe how God uses the everyday things in our lives to reveal himself if only we have the eyes to see.

While living simply is not the main

focus of the book, it has some lessons to share in this area. Kathy says of her first girlhood home, “Ours was a very simple life.” It was a two-bedroom house with six kids, sparsely furnished, curtains for inside doors, a pot-bellied stove, and an icebox with 50-pound blocks of ice for refrigeration. Kathy reflects on how “simple object lessons...help us to know” God. “God delights in using the everyday things of our lives. Mary, the mother of Jesus, was just a simple peasant maiden. Jesus used fishermen as disciples and taught using ordinary objects – a coin, a fish, the sand.” In this way, Kathy exhorts her readers to look around and see what God would have them learn. Then she tells her story of God using a horse named Grace “to take [her] to a higher plane.”

In one instance, distractions kept Kathy’s horse from focusing on Kathy and the lessons that needed to be learned. But in recognizing this wearisome attitude in her horse, Kathy saw that she too had her own list of distractions that kept her from focusing on God. Living simply has something to say about “uncluttering” our lives. This can be as true for spiritual distractions as it is for too many activities and too many material possessions in our lives.

A threat to living simply can also be found in the myriad of emotional and spiritual entanglements in which we find ourselves. Kathy talks about her misinformed ideas of having to be perfect, about conforming herself to what others wanted, of trying to work herself into God’s grace, and having to be in control of her life. All of these misguided notions compounded to hold her in bondage affecting her emotional and physical health until she began learning about God’s grace through training her horse.

In another training session, she writes about the need for the horse to keep its eyes on the trainer. Grace, the horse, forgot or refused to keep her eyes on Kathy. Kathy had given the signal for Grace to stop and take a rest, but the not-paying-attention horse continued to run around the pen. Then she writes, “I visualized myself mirroring Grace’s behavior as my horse

circumferenced the round pen. I was the one running frantically around the perimeter of the pen, galloping in the deep stone dust, wondering what to do, and wondering just what the trainer had in mind. I was the one looking here and there outside the pen rather than at my trainer. I was the one shaking off the dirt after I fell, before I thought of looking for God.”

As the lessons continue for both Grace and Kathy, the horse is moved into more obedient behaviors and Kathy learns to break through those entanglements that kept her from living freely and simply in God’s grace; but neither horse nor woman do so in an easy flow of life. It is through hard times and difficult struggles that some lessons are finally learned and won. The story is not over when the book is finished, but there is enough to think about; and there are always more lessons to be learned and lessons to be relearned. Living simply in God’s grace is not always simple to learn. ☺

*Lois Saylor is a member of the Elizabethtown Brethren in Christ Church and serves on the Shalom! editorial advisory committee. She reviewed Lessons in Grace, by Kathleen Anthony (2003). Kathleen lives in Elizabethtown, PA with her husband Carl on the Anthony Ranch and is a part-time secretary at the Elizabethtown BIC Church.*

To receive a BIC discounted price for *Lessons in Grace* of \$15.00 (+ 6% sales tax to PA residents) +\$2.50 shipping, send your order to Kathleen Anthony at 1511 Grandview Road, Mount Joy, PA 17552. (Please note BIC on the orders.) Make checks payable to Kathleen Anthony. Note “Lessons in Grace” on the memo line. Credit card orders must go through the toll free number of 800-700-5096 or the website <http://TheCompletePet.Com> with a cost of \$19.95 + shipping.





# Trying to Have Less So We Can Give More

By Helena and Patrick Cicero

*How many things we own that we do not give away because we feel so attached to them. It is better to have less in order to give all to Jesus. — Mother Teresa*

Last year we fulfilled a key component of the American Dream: we bought our first home. After looking at a number of houses of varying sizes and repeatedly telling our realtor that we did in fact *want* to live in Harrisburg, we found a home that was perfect for us. Objectively, it is a small row house; roughly 900 square feet with a yard the size of a pool table. To us, however, it is huge! We had just moved from our cozy one-bedroom apartment in Philadelphia, and the fact that we were not constantly within each other's line of sight every time we turned around made the house seem enormous.

Our first thought was to nest. We had some furniture, but we did not have nearly enough to fill all of the rooms of our newly doubled living space. While one of us was far more excited about this process than the other, we began to think about how, and with what, we were going to furnish our home. Should we get new furniture that would last us a long time but would be expensive? Should we get used furniture that was cheaper, but might not last as long or look as nice? Ultimately, we decided to go with the used furniture.

Our decision to buy cheaper used furniture was not because we necessarily felt that spending less money was somehow better, but rather because we didn't want to become indentured to our furniture, or any of our possessions for that matter. The ultimate decision of what type of furniture to buy is far less important than the reasons we even had the discussion in the first place. As Christians, we are committed to the Biblical call to be in the world, but not of the world. For us, that call means we must be intentional about how we allocate our resources of time, money, and talent. We've heard it said that if you want to know what a person really values, do not listen to their words, but rather look to see where their money is going. We have decided that we want to value our relationship with God first, not the possessions of this world. We hope our decision of which house to buy and what to put in it reflects those values.

When we decided to move from Philadelphia to Harrisburg we were committed to staying in the city. Our home is located in somewhat of a buffer zone between the Allison Hill and Bellevue Park sections of Harrisburg, Pennsylvania. For those of you who are not familiar with Harrisburg, Allison Hill is known for its urban blight, poverty and drugs. On the other hand, Bellevue Park is a wealthy, quiet, wooded enclave with spacious homes and large lawns. Between the two sits our home. When we purchased the house last August we were concerned that it was too close, not to Allison Hill, but to Bellevue Park. Our concern stemmed in part because we wanted to live in a multi-ethnic neighborhood that was not exclusively middle class.

We can't deny the fact that we are middle class, but we really do not want to live like we are. We don't own cell phones, Palm Pilots, or a DVD player. We don't own these things, not because they are bad in the abstract or because we do not think they would be fun to play with, but rather because we don't need any more distractions. It is difficult to live simply in the city. There is the constant drone of busyness that infects the air. Whether it is a car alarm, your neighbor yelling, or the stray cat screaming in the night, there is always noise in the city. We choose not to add to these distractions by filling up what little solitude we have with technology. We figure we don't need the "convenience" of being accessible at any time and any place

that a cell phone affords, or being able to download our schedule directly from our computer to our "palm." We also don't need better picture quality, the option of watching a movie in three languages, or eight hours of extra footage. Who has that much time anyway?

By choosing to live in the city, where public transportation is accessible, we have allowed ourselves the option of having only one car. Certainly, it is less convenient for Patrick to take the bus or walk to work, but in our view it was much more sensible than buying another car. Having another car would mean more bills to pay in terms of gasoline, insurance, and maintenance. However, it would also mean adding more pollution to our already polluted city and it would be one more thing to worry about. The added inconvenience of taking the bus is more than made up for by the relationships that Patrick has been building with our neighbors who ride with him every morning, or the exercise he gets from walking.

We think that Jesus calls us to live more simply not because he wants to deny us pleasure, but because he wants us to be free to serve him and his Kingdom. By making conscious choices about where our money goes, we are placing God into that part of our lives. We are then better able to serve God in how we spend our money as well as what we do with our free time. By having fewer possessions, we are less distracted from the work of Jesus. That is, we can devote more time to prayer and contemplation, as well as serving others and building relationships. We have more money to give to our church and to others who are in need. Living more simply allows us to be free from the worry and aggravation that comes with having many things.

Of course, living simply is a process. We are in the midst of that process and by no means have it all figured out. Like most aspects of our Christian walk, we believe that God honors and helps us as we stumble through the daily mistakes of trying to live more simply. ☺

*Helena and Patrick Cicero live in Harrisburg, Pennsylvania and attend the Harrisburg BIC church. Both are covenant members at Circle of Hope BIC church in Philadelphia. Helena is currently working at the Oakes Museum at Messiah College as an educational consultant, and Patrick works as a staff attorney for a federal judge in Harrisburg.*

## LETTER TO THE EDITOR

# More Hyacinths for the Soul

In your editorial in the Winter 2003 edition of *Sbalom!* you asked some questions. You asked if it is okay to spend time and money on art when there are other needs? Yes. The arts, too, may be legitimate needs for some people—hyacinths for the soul. There are certain things that are wrong for everyone. Other things are good, but the good things are wrong when out of proportion, etc. The proportions are different for different people.

You also asked to what extent are the arts the soul of the church? They are one of many things that inspire our worship and build the church. It's hard to imagine that any Christian, having read Henri Nouwen's *The Return of the Prodigal Son*, could think that the arts have no place in the church. But they are not more important, probably, than many other good things in the creation. I personally like sanctuaries with plenty of windows. Why would we shut out nature, that part of creation, while we worship the Creator?

Jesus spoke of the beauty of the lilies of the field, the human body, etc. I used to experience starvation at work when I was in buildings with almost nothing beautiful to look at. Schools and institutions are prime examples of that, I suppose. Beauty to look at is more important to me than to some

others. We're made that way. Therefore we have to start with Jesus, the author of life, and look at all parts of the life he created. When we begin with an individual part, such as the arts, it is not up to us to put it in its place; God has already given it its place, and we have merely to discover it. Simple, isn't it?!

But I do think we go backwards on a lot of these things, and somehow it helps me to at least start with the source and realize that art certainly is a good thing and does have a role (a large one) in the lives and worship of Christians. Furthermore, worship is not only what we do in church. To me it is much more comprehensive than that.

In David McCullough's *John Adams* there is a passage that perhaps raised more questions for me than it answered. I found it tremendously interesting:

"Living at the center of Paris, he was able to see more of the city than ever before. . . . How long would it be, Adams wondered, before America had such collections.

"There is everything here that can inform understanding, or refine the taste, and indeed one would think that could purify the heart," he wrote of Paris to Abigail. Yet

there were temptations. 'Yet it must be remembered there is everything here, too, which can seduce, betray, deceive, corrupt and debauch,' and in order to see to his duties, he must steel himself.

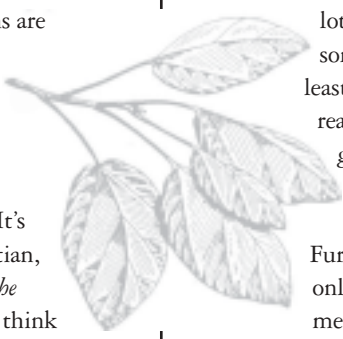
"The conflict between the appeal of the arts and the sense that they were the product of a luxury-loving (and thus corrupt) foreign society played heavily on his mind. Delightful as it was to stroll the gardens of Paris, enticing as were science and the arts, he, John Adams, had work to do, a public trust to uphold. The science of government was his duty; the art of negotiation must take precedence.

"Then, in a prophetic paragraph that would be quoted for generations within the Adams family and beyond, he wrote:

'I must study politics and war that my sons may have liberty to study mathematics and philosophy. My sons ought to study mathematics and philosophy, geography, natural history, naval architecture, navigation, commerce, and agriculture in order to give their children a right to study paintings, poetry, music, architecture, statuary, tapestry, and porcelain.'" (pp. 236-237).

Exactly what this says about the church and the arts, I don't know. But I have a hunch it says something. I'm thinking. . . . ☺

Ruth Bert  
Boiling Springs, PA



## EDITOR'S NOTES

### Don't Forget to Renew Your Subscription!

If you haven't already sent in your subscription renewal, please do so as soon as possible to avoid being taken off the mailing list. You need to renew if your mailing label doesn't say 2003. Subscription rates are \$10 per year in U.S. funds, or \$14 per year if payment is made in Canadian funds. We also welcome additional contributions. Send your check, made payable to Brethren in Christ Ministries, to the editor (address on page 2). Thanks to all of you who have already renewed your subscription!

### Upcoming Topics for *Sbalom!*

Summer 2003: "Transforming Conflict and Making Peace." Deadline for articles, July 10, 2003.

Fall 2003: "Doing Church in the Global Community: Reflections on Mennonite World Conference." Deadline for articles, October 10, 2003.

If you're interested in contributing to either of these editions, please contact the editor.

Address Service Requested  
127 Holly Drive, Mechanicsburg, PA 17055-5527

## The Trek Series: Two Small Simple Living Resources

Jointly published by Mennonite Central Committee and Herald Press, the “Trek” series includes two small books: *Basic Trek: Venture Into a World of Enough*, edited by David Schrock-Shenk, and *Parent Trek: Nurturing Creativity and Care in Our Children*, by Jeanne Zimmerly Jantzi.

*Basic Trek* is designed for use by individuals and small groups. Organized into 28 short lessons, there are four themes of seven days each: 1) awaken to the journey; 2) step out; 3) lighten the pack; and 4) stay the course. Each day’s lesson starts with a scripture passage and a short story/anecdote/reflection, followed by questions to consider and activities to try out.

*Parent Trek* would make a good resource for a Sunday school class or small group study for parents needing help in raising responsible and caring children in the midst of the affluence of North American culture. The book has 12 chapters on the following topics: sharing faith, building self-esteem, connecting with others, spending time, caring for creation, managing money, shopping, deciding about television, responding to school commercialism, choosing playthings, creating family traditions, and celebrating together. Each chapter begins with a short meditation, moves into a closer examination of the topic, and concludes with a variety of suggested

activities to try. According to the author, Jeanne Zimmerly Jantzi, who currently serves with MCC in Indonesia, “the book invites you to take part in a conversation. It does not offer definitive answers to difficult

questions. Instead, questions are posed and opinions shared for your journey.” Both books are available for sale online at [www.amazon.com](http://www.amazon.com). Below is a sample story from *Basic Trek*. ☺

### Travel Lightly on This Earth

by Deborah Fast

“Is not life more than food, and the body more than clothing?” (Matthew 6:25b). Preparing for a three-year MCC term in Kenya, my husband and I spent hours carefully packing. “If in doubt, leave it out” was our motto, as we proudly fit everything into three boxes, two backpacks and various carry-ons. Almost three years later, we helped a young Maasai man prepare for a year in Canada as an exchange visitor. We explained Canadian customs, food, weather. We also met at the airport to “send him off.” We found Julius near the check-in counter. “Where is your luggage?” I asked. “Here,” he said, gesturing to the small bag he carried. “That’s it?!” I exclaimed. “It’s not even full!” “It’s enough,” he said.

But Julius also brought two vans, rented for the occasion, packed full of Maasai friends and relatives coming to say good-bye. Dressed in brightly colored traditional garb, they surrounded him with concern and goodwill. This deeply moving experience has stayed with me. A young Kenyan man, carrying fewer possessions than I would consider “enough” for a weekend trip, heading off for a year in a distant, unfamiliar country. What Julius did carry with him was far more significant—the love, support and sense of identity embodied in the bright red, yellow and blue-clad throng of chanting, singing and waving fellow Maasai.

What in my life gives me a sense of security?

*Deborah Fast and her husband currently serve as co-country representatives with MCC in Jordan. This story is just one example of the small vignettes that are part of each chapter in Basic Trek. It is reprinted by permission from Mennonite Central Committee.*