

CHAPTER 7

STANDARD OF LIVING

How should I determine my standard of living? I suspect the average Christian thinks he is responsible for determining his standard of living on earth, while God determines his standard of living in heaven. In fact, the Bible teaches exactly the opposite. The answer to the question is, we don't determine our standard of living in this life. God does. We have no control over that. Re-read the parable of the talents (Matthew 25:14-30) and that should become clear. God, by design, entrusts different amounts and different types of His kingdom assets to different stewards to manage. Then he holds each steward accountable for his management of what is entrusted to him. At the Judgment Seat of Christ, where this accountability is reviewed, the steward is not compared with any other steward. He is accountable for his stewardship of only that which was entrusted to him, and he has the same opportunity as every other steward to earn a maximum reward. He has complete control over his standard of living in eternity.

In our capitalistic culture today, people compete for a limited supply of goods and services. God's supply of rewards in heaven is unlimited, therefore there is no reason to compete with our fellow believers in ministries or spiritual endeavors.

Thus the first step to getting on the right track toward the right standard of living is acceptance of the truth contained in Chapters 1 and 2. That is, God is in control and He has my best interest at heart, therefore I will surrender my lust for autonomy, and trust Him to set my standard of living as He sees fit.

THE RIGHT QUESTION

Therefore, the question, "how do I determine my standard of living?" is the wrong question. Then, what is the right question? The right question is, "what should my stewardship be"? Everything should center around my stewardship commitment. Many Christians are constantly fooling with their standard of living. They are obsessed with changing it, with seeking the ideal trying to find the right house,

or a second house, or the right car, or more of this or that a third or fourth TV set and it just goes on and on. It's obvious that we are making standard of living a goal or objective in our lives. And when we make standard of living the focus, we don't ever find the ideal standard of living, that is, the one that brings contentment. There's no particular house or car that brings contentment when our goal in life is wrong when our focus is not on God's stewardship. God withholds contentment because we're mismanaging His property.

But once we change the goal and the focus to a maximum increase in God's estate with the material resources He's entrusted to us, then the standard of living takes care of itself. It becomes the result of a changed life, not a goal.

One of the best illustrations I have ever found of this redirected focus is the life of Hudson Taylor. There is a book called *J. Hudson Taylor (God's Man in China)*. I highly recommend it for insight on the Christian life. Hudson Taylor was a missionary who went from England to China in the nineteenth century. The theme of the book is missions, as you would expect. But the life of Hudson Taylor was a masterpiece of the stewardship of money. It is evident all through the book. Here is a quote from that book.

“Before leaving Barnsley, my attention was drawn to the setting apart the firstfruits of all one's increase, and a certain proportion of one's possessions for the service of the Lord. It seemed to me desirable to study the question, so, with Bible in hand, I was led to the determination to set apart not less than one-tenth of whatever money I might earn, or become possessed of, for the Lord. The salary that I received as a medical assistant would have allowed me to do this without difficulty. But in addition to my salary, I received a board and lodging allowance. Now arose in my mind the reflection, ought not this also to be tithed? It was surely a part of my income, and had it been a question of government income tax, would certainly not have been excluded. But to take a tithe from the whole would have left me insufficient for other purposes. And for a time, I was embarrassed to know what to do. After much thought and prayer, I was led to leave the comfortable home and pleasant circle in which I resided, and engage a little lodging in the

suburb, a sitting room and bedroom in one, undertaking to board myself. I was thus enabled to tithe the whole of my income. And while one felt the change a good deal, it was attended with no small blessing. More time was given in my solitude in the study of the Word of God, to visiting the poor, and to evangelistic work on Sunday evening, than would otherwise have been the case. Brought into contact in this way with many who were in distress, I soon saw the privilege of further economizing, and found it possible to give away much more than I had first intended.”¹

Hudson Taylor was 19 years old when he made these decisions. What he was doing was letting his standard of living come as a result of his stewardship goal instead of the other way around. Although not required to do so by commandment, he was applying the Old Testament principle of firstfruits, apparently by conviction. Briefly stated, to apply the firstfruits principle, we set aside the first portion of every dollar of income. We earmark it for God. We do not spend it on anything else. We make that as a commitment and let everything else in life adjust to fit it. It is my conviction that if we do not practice the principle of firstfruits, we will never become top managers for God. If we wait until our income reaches that level at which there is “something left over,” it won’t happen. It’s a mythical level that does not exist. God’s portion must be looked at as holy. It must be set aside first.

Here is a continuation of the quote from the Hudson Taylor book.

“I soon found that I could live on very much less than I had previously thought possible. Butter, milk and other luxuries I ceased to use, and found that by living mainly on oatmeal and rice, with occasional variations, a very small sum was sufficient for my needs. In this way, I had more than two-thirds of my income available for other purposes. And my experience was that the less I spent on myself, and the more I gave to others, the fuller of happiness and blessing did my soul become.”²

¹ Dr. and Mrs. J. Hudson Taylor, *J. Hudson Taylor, God’s Man in China*, (Chicago, Moody Press, 1965) pp. 24-25.

² *Ibid.*, p. 26.

Hudson Taylor's standard of living was the result of his stewardship goal. He was obsessed with giving God a good return on the assets God had entrusted to him. And therefore, **contentment came from good stewardship, not an increased standard of living.** His joy went up as his standard of living went down. He even changed his diet so he could increase his giving to the Lord. I wonder how many 21st century Christians have ever done anything like that.

Well then, should we adjust our standard of living to our income? No, not as Christians. We should let our standard of living adjust to our stewardship commitment. Let me ask you a question. Be on your guard for a curve ball here. Should we live within our *means*? Even a pagan world knows that living within one's means is a sound financial principle. But the Bible goes much further than that. The Bible says we should live within our *needs*, and use the rest to build the kingdom. That's the plan that brings fullness of life here on earth, and a fullness of reward in heaven.

Let's quit obsessing over our standard of living, and start concentrating on how we can make a maximum contribution to God's kingdom with the resources God has entrusted to us. Let's get still and quiet and submissive before God, and ask him to forgive us for past mismanagement, and let's ask Him to deliver us from pride and materialism lust. Let's sign the stewardship agreement, deed everything back to God, and hold everything with an open hand from this moment on. Let's ask the Holy Spirit to assist us in dying emotionally to all earthly wealth. (It won't happen any other way.)

HOW SHOULD I DETERMINE MY STEWARDSHIP?

The quick answer is, it depends entirely on how ambitious I am for eternal reward, and how willing I am to reduce my earthly standard of living. Unlike the Old Testament Israelite, I have complete freedom and latitude as I determine my giving, and in fact as I exercise all of my gifts and abilities.

The Old Testament Israelite had some latitude in his giving, the free will offerings, but most of his offerings were required. They were written in the law. But it's totally different now. We have complete latitude. There is no New Testament commandment to practice the

principle of firstfruits. But we know God's mind about it from the Old Testament, and there's nothing wrong with developing a conviction from it as long as our heart is in it. Why not analyze our financial picture, pray and meditate in Scripture, then commit to a portion of our income today, and surrender it to God? Like Hudson Taylor did.

Analyze your own heart. Are you concentrating on what you are giving or on what you have left? Can you adjust it so as to get more into the kingdom? Let your standard of living here be a result of your fervent attention to your standard of living there (heaven). How much faith do you have that God will meet your needs if you give a substantial part of your income to Him? Do you worry about running out of money for food, clothing and shelter?

But let's not get out of the ditch on one side of the road only to run into the ditch on the other side. Let's not violate Jesus' command to not presume on the future (see Chapter 6). That command applies to giving as much as to going into debt, or any other financial stewardship decision. Let's not promise to give a certain percent of our income next year, or ten years from now. We have no idea whether we can make good on it.

Do not boast about tomorrow, for you do not know what a day may bring forth [Proverbs 27:1].

Instead, you ought to say, "If the Lord wills, we shall live and also do this or that." But as it is, you boast in your arrogance; all such boasting is evil. Therefore, to one who knows the right thing to do, and does not do it, to him it is sin [James 4:15-17].

It really comes down to a choice. What are you going to seek? What are you going to work for? What are you going to concentrate on? Which is more important to you, your standard of living in this life, or in the next life? Jesus told us which to concentrate on.

I close with a quote from the teacher of a businessmen's Bible class in which I was privileged to sit.

"God makes you an incredible offer. You can give your life in exchange for the same thing for which Jesus spent His

people. People last forever. For good or bad they are eternal. Spend your life helping them prepare for their eternity. Don't give your life to mediocrity. Life is too short and the issues of eternity too significant. If you seek what the world deems great things, you will pass into eternity a pauper, but if you freely spend your life for others, you will 'receive a hundredfold, and inherit eternal life.' Those in the marketplace would tell you that that is a good return on investment!"³

So, how much should I give? And to whom should I give it? Should I tithe? These are some of the questions we'll be discussing in the next three chapters.

³ Walter A. Henrichsen, *Thoughts from the Diary of a Desperate Man* (Ft. Washington: Christian Literature Crusade, 1977), p. 101.