

## Session #13: Simplicity of Life (Part 3)

### Watch!

Link to video: <https://youtu.be/U0Qo6O4MxnU>

### Review!

In the previous lesson, we learnt about the second sphere of simplicity: simplifying our **priorities**. In the busyness of life, we are to manage the tension between the urgent and the important. Our lives are to be centred around doing the will of God. We should let go of worldly pursuits and prioritise eternal ones.

The bible says we are to seek first His Kingdom and righteousness. The original meaning of the term “seek first” does not mean “priority” but rather, “pre-occupation”. Seeking the Kingdom of God is not only important, it should be everything. God doesn’t just want to be number one. He wants to be the only one. He wants to be our all-consuming passion, our one great obsession. It is Him and nothing else. When we learn to prioritise what truly matters, we will live with a clear sense of priorities.

In this lesson, we are going to study the next sphere of simplicity: simplify your **possessions**.

### Study!

**Scriptural Focus:** Ecclesiastes 5:8–20

8 If you see in a province the oppression of the poor and the violation of justice and righteousness, do not be amazed at the matter, for the high official is watched by a higher, and there are yet higher ones over them. 9 But this is gain for a land in every way: a king committed to cultivated fields.

10 He who loves money will not be satisfied with money, nor he who loves wealth with his income; this also is vanity. 11 When goods increase, they increase who eat them, and what advantage has their owner but to see them with his eyes? 12 Sweet is the sleep of a laborer, whether he eats little or much, but the full stomach of the rich will not let him sleep.

13 There is a grievous evil that I have seen under the sun: riches were kept by their owner to his hurt, 14 and those riches were lost in a bad venture. And he is father of a son, but he has nothing in his hand. 15 As he came from his mother's womb he shall go again, naked as he came, and shall take nothing for his toil that he may carry away in his hand. 16 This also is a grievous evil: just as he came, so shall he go, and what gain is there to him who toils for the wind? 17

Moreover, all his days he eats in darkness in much vexation and sickness and anger.

18 Behold, what I have seen to be good and fitting is to eat and drink and find enjoyment in all the toil with which one toils under the sun the few days of his life that God has given him, for this is his lot. 19 Everyone also to whom God has given wealth and possessions and power to enjoy them, and to accept his lot and rejoice in his toil—this is the gift of God. 20 For he will not much remember the days of his life because God keeps him occupied with joy in his heart.

## **Structural Framework: The Spheres of Simplicity**

### **Sphere #3: Simplify Your Possessions**

John Rockefeller, an American business magnate and philanthropist was asked, “How much money does it take before a man can be satisfied?” His perceptive answer was, “Just a little bit more.”

We can’t simplify our lives if we are unwilling to simplify our possessions. We learn to simplify our possessions by declaring war on two things: **materialism** (our desire to have more and more possessions) and **covetousness** (our desire to have what others have).

Simplicity is a virtue. Simplicity sets us free from attachment to things and accumulating more. We become free from wanting bigger and better things. In his book, *Rich Christians in an Age of Hunger*, Ron Sider wrote, “We madly multiplied more sophisticated gadgets, larger and taller buildings and faster means of transportation—not because they enrich our lives but because we are driven by an obsession for more and this is the cardinal sin of western civilization.”

In the book of Exodus, God instructed the Israelites to take the gold, silver and other valuables from the Egyptians before they left Egypt. Through the favour of God, the Egyptians gave them what they asked for. What did the Israelites do with the gold? They melted it, fashioned a golden calf from it and worshipped it. When the time came to build the tabernacle of God (which housed the Ark of the Covenant where God’s presence dwelt) the same gold that was used to make the golden calf was melted again to help build the dwelling place of God.

On one hand, the gold was used to build an idol; on the other, it was used to glorify God. In other words, it’s a matter of stewardship. It’s what we do with our money that matters. If our hearts are focused on God, our money will be stewarded to build treasures in heaven and not our own kingdoms on earth.

To learn more about handling wealth, let’s explore three lessons from the book of Ecclesiastes.

### **Three Key Reflections About Wealth from Ecclesiastes 5:8–20**

#### **A. The Intoxication of Acquiring Wealth (v8–11)**

The acquisition of wealth can be intoxicating for two reasons: money corrupts the human heart and ultimately, money doesn’t satisfy. In this passage, the bible speaks about corrupt

officials and the oppression of the poor. Solomon writes about people with position who manipulate the system for their own profit and gain. The desire for money corrupts the heart and as a result, the poor are oppressed.

It's true; money has an addictive allure and the desire for it is in our human nature. That's why we never really know a person until we hand them access to two things: privilege and money. What they do with them reveals their character.

Not only do we need to guard our hearts against the temptation of corruption, but additionally, we must realise that money doesn't truly satisfy. We deceive ourselves into thinking that the more we have, the better our lives will be. In reality, the more we have, the more problems we have. The bible says we must guard ourselves against all types of greed, and that the love of money is the root of all kinds of evil (1 Timothy 6:10). This craving for more will lead us away from the faith. Rather than being satisfied with God, we end up desiring more money.

### **B. The Danger of Hoarding Wealth (v12–16)**

As mentioned in an earlier lesson, Jesus says two things about earthly treasures: they are perishable, meaning they do not last forever, and they are precarious—they cannot guarantee security and can be lost or taken away.

Back then, people didn't put their money in banks like we do today. They hid their money in a false wall of their house. As such, they were prone to constant anxiety. What if someone discovers the wall? What if the money is no longer there? Worries like these would keep them up at night and become detrimental to their wellbeing.

Secondly, trusting in money only creates false hope. We may have it today but lose it all tomorrow. If we don't lose it during our time on earth, we will definitely lose it when we die. Money isn't something we can take into eternity, and one day we will need to leave it all behind.

Let's not place our hope in the wrong place. Instead, place our hope in God.

### **C. The Grace for Enjoying Wealth (v17–20)**

Lastly, there is a grace to enjoy wealth. This comes back to the lens in which we view our wealth. Is wealth something that we acquire ourselves? Or is it something that God provides? Verse 19 says that God has given us wealth and the power to enjoy it. It also tells us that our life is a gift and a stewardship and we should rejoice in what God has given us.

Again, it comes back to the theme of our heart. When we have joy in God, we'll find joy in what He has given. We will no longer be ruled by fear, insecurity, greed or discontentment. Life will be filled with thanksgiving and ultimate satisfaction in Him.

### **Application: Cultivate Contentment**

So, how then must we live? The bible teaches us to cultivate contentment. There are three truths about contentment. Firstly, contentment is counter-intuitive. It is not something that happens naturally because we all have an inherent craving for more. To curb our desires and

limit ourselves seems counter-productive and goes against what our culture has trained us to do.

Secondly, contentment is also a learnt behavior. Since it doesn't come naturally, it is something we must train for. Apostle Paul said, "I have learned the secret of being content in any and every situation" (Philippians 4:12, NIV). It is a skill that is acquired through practice and time.

Lastly, contentment is about finding satisfaction in God alone. Apostle Paul only asked for the simple things in life and was content with having his basic needs met because his ultimate satisfaction was in God. In 1 Timothy 6:8 he wrote, "But if we have food and clothing, with these we will be content."

Finding satisfaction in God alone is about redirecting our desires to God and nothing else. It is about learning to curb our spending, controlling our appetites, and weaning ourselves off the fatal attractions of the world so that we can be satisfied only in Him.

#### **Framework #1: Learning to say "Enough is enough."**

1. **Living Above Our Means**—These people buy things they do not need with money they do not have. These people end up with excessive possessions and massive debts.
2. **Living With Our Means**—These people live paycheck to paycheck. The philosophy is to "eat, drink and be merry", but there is no margin. It is a stressful way to live.
3. **Living Within Our Means**—These people practise wisdom and ensure they set aside savings for a rainy day. They spend less than they earn and live with margin.
4. **Living Below Our Means**—These people are skilled in the spiritual discipline of simplicity. Although they can afford something, they choose to do without so that they have more to share with others. They have learnt to say, "Enough is enough."

#### **Framework #2: A biblical financial plan would include the following elements**

1. Tithe
2. Offerings
3. Missions
4. The Poor
5. Family
6. Generosity Fund
7. Insurance
8. Investment
9. Cash Savings (3–6 months liquidity)

#### **Framework #3: Keys to Simplifying your lifestyle**

1. Buy for usefulness rather than prestige
2. Develop the habit of giving things away (de-accumulate rather than accumulate)
3. Beware of modern advertising
4. Stop impulse buying
5. Eat sensitively and sensibly
6. Enjoy things without having to own them

7. Enjoy God-created nature. It's free!
8. Develop a biblical financial plan

"To have what we want is riches but to do without is power."  
- George MacDonald

## Reflect!

What are some key insights that I can take away from today's session?

Have a look at Framework #1. Do you currently live above, with, within or below your means?

## Discuss!

Q1: Read Ecclesiastes 5:8–20. This passage covers a variety of principles that are applicable for life. As a group, go through the passage and identify which things are godly and which are not.

Q2: In verse 13, Solomon uses the phrase "under the sun". A common theme throughout the book of Ecclesiastes is the comparison of life "under the sun" with life "under the hand of God". A life "under the sun" refers to a person living without regard to God, focused on temporal pursuits and worldly values. A life "under the hand of God" refers to a person who lives for God, surrenders to His will and serves His purposes. How does this deepen your understanding of some of the answers you've given for Q1?

Q3: What does Solomon say is vanity in verse 10? How is this true in our modern day context?

Q4: In verse 12, Solomon contrasts a labourer with a rich person. What are the life lessons we could infer from this verse?

Q5: Why is the human heart so susceptible to corruption when it comes to money? Why do people put so much hope in wealth?

Q6: How can a person find joy in their financial situation? How does a person practically cultivate contentment?

Q7: Taking into account previous lessons, how does contentment fit in with the spirit of simplicity and singleness of heart? How does it all tie together?

Q8: Are there any personal changes you could make to your own financial portfolio as a result of this lesson? When would you start making those changes?

"There are two ways to get enough. One is to accumulate more and more. The other is to desire less and less."  
- GK Chesterton

# Between Sessions

## Challenge!

The best way to manage the resources that God gives us is by creating a budget. A budget that is prayerfully built becomes your biblical financial plan. It helps you live below your means, prepare for emergencies and take a closer look at your spending habits. Following a budget will also keep you out of debt or help those who have debt get themselves out of it. Also, families who build a household budget together find the practice allows for more transparency and accountability, reducing potential conflict and marital strain.

As a challenge for this session, take time to review your budget. Prayerfully ask God to show you if there are any areas that you can better steward for God. Use the items found in Framework #2 as a guide. As a first step, we suggest you follow the 70-10-10-10 principle.

- Ten percent of your income belongs to God. This is your regular tithing.
- Ten percent of your income can be set aside as a “generosity fund”, which you use for missions, taking care of the poor, family members who need the money and blessing others.
- Ten percent is set aside for your future.
- After accounting for 30% of your income in this manner, ask God how to steward the remaining 70%.

If you have never done a budget before, there are many great budgeting tools and apps available online. These tools are designed to help you review your spending and identify areas you can adjust.

## Memorise!

6 But godliness with contentment is great gain, 7 for we brought nothing into the world, and we cannot take anything out of the world. 8 But if we have food and clothing, with these we will be content. 9 But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. 10 For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.

(1 Timothy 6:6-10)

Please note: the information in this lesson is not meant to be taken as financial advice and does not take into account your personal situation. For financial advice please see a qualified financial advisor.