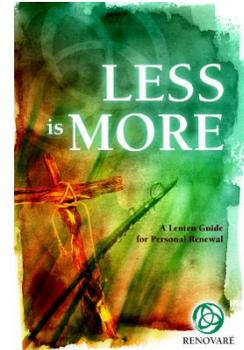


Less is More – Week Four

Frugality: Less Spending/More Peace

This guide for group discussion is based on the Renovare resource, Less is More, written by Pastor Kai Nilsen with contributions from Richella Parham and Rachel Quan.



Opening Questions

- When or where have you experienced a sense of deep peace? What brought about this sense of peace?
- If you were able to try one of the faith practices last week, how did it go? What did you notice or experience? What about this practice could you continue to build into your life?

Opening Prayer

This responsive reading comes from the opening song for Wednesday worship.

One: Come and find the quiet center in the crowded life we lead,

All: Find the room for hope to enter, find the frame where we are freed:

One: Clear the chaos and the clutter, clear our eyes, that we can see

All: All the things that really matter, be at peace, and simply be. Amen.

Introduction:

Frugality is not an easy topic, yet a valuable topic to consider in our inward/outward faith journey. As your group steps into this, remember the gift of God's grace – grace to give to yourself and grace you can give to others. Everyone is in a unique place (life circumstances, stage of life, lived experiences, comfort with this topic, etc.) and will come to this topic differently. Remember, our resources include not just our financial resources, but also the gifts of our time, energy, attention, possessions and more.

One way to uncover our true “gods” is to ask ourselves these questions, “What drives us? What consumes our thoughts? What guides our actions?” In a consumer based society, the answer, too often, goes back to the almighty dollar. No wonder why so many are crushed by the burden of debt, obsessed with the accumulation of more, and driven to career choices based primarily on their return of investment.

In the midst of such a culture, the discipline of frugality leads to greater personal freedom, a more vibrant connection with others, and deeper sense of contentment. Money is not the enemy. Earning a good wage is not to be disregarded. Frugality helps break the bonds of our

addictive need to replace a God of plenty from the center of our lives with the things we want. Anxiety lightens. A greater peace emerges as our sense of contentment with what we already have grows.

What Does the Bible Say?

*Read the text from Matthew 6, paying special attention to the phrases in **bold**.*

Matthew 6:19-21, 24-34

“Do not store up for yourselves treasures on earth, where moth and rust consume and where thieves break in and steal, but store up for yourselves treasures in heaven, where neither moth nor rust consumes and where thieves do not break in and steal. **For where your treasure is, there your heart will be also...**

“No one can serve two masters, for a slave will either hate the one and love the other or be devoted to the one and despise the other. **You cannot serve God and wealth.**

“Therefore I tell you, **do not worry about your life**, what you will eat or what you will drink, or about your body, what you will wear. Is not life more than food and the body more than clothing? Look at the birds of the air: they neither sow nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not of more value than they? And which of you by worrying can add a single hour to your span of life? And why do you worry about clothing? Consider the lilies of the field, how they grow; they neither toil nor spin, yet I tell you, even Solomon in all his glory was not clothed like one of these. But if God so clothes the grass of the field, which is alive today and tomorrow is thrown into the oven, will he not much more clothe you—you of little faith? Therefore do not worry, saying, ‘What will we eat?’ or ‘What will we drink?’ or ‘What will we wear?’ For it is the gentiles who seek all these things, and indeed your heavenly Father knows that you need all these things. But seek first the kingdom of God and his righteousness, and all these things will be given to you as well.

“So do not worry about tomorrow, for tomorrow will bring worries of its own. Today’s trouble is enough for today.”

Questions for Discussion & Reflection

- What challenges you in this text? What encourages you?
- What is Jesus teaching us about the tensions between money and our relationship with God?
- What is Jesus teaching us about the focus of our anxiety?
- What makes frugality a spiritual practice, not just a “good idea” or a suggestion?

What Do Others Say?

Our Guides

In our current world, a large part of the freedom that comes from frugality is freedom from the spiritual bondage caused by financial debt. This kind of debt is often incurred by buying things that are far from necessary, and its effect, when the amount is substantial, is to diminish our sense of worth, dim our hope for the future, and eliminate our sensitivity to the needs of others." -Dallas Willard, *The Spirit of the Disciplines*

- The subtitle for this session includes "more peace". How is frugal living about finding more peace?
- Imagine yourself taking a step toward more frugal living. What would that be?
- Who is someone you know who models a life of generosity?

What Do Others Say?

Personal Reflections written by Pastor Kai Nilsen, Richella Parham and Rachel Quan

As I was growing up, I often remember a solitary check on the center of our kitchen table. The check was not a payment for a bill or a down-payment for another kid's activity. It was my parent's tithe (10% offering) to their church. Some months the check would remain on the table for a week or two if the family had been overwhelmed by other unexpected expenses. Trust me, growing up with a pastor's income and five kids in a small, rural town, almost any unexpected expense erased any financial comfort margin. So, the check would sit on the table for a time, but it always went out.

Only as an adult did I appreciate the significance of writing the check first, even though they knew they couldn't give it at that moment. The simple action revealed their priorities. They considered their offering to God first and then lived on the rest.

Questions for Reflection & Discussion

Imagine the possibility of talking about a tough topic in a place of non-judgement (of self and of others), open-hearted listening (without problem-solving and advice giving), refraining from comparing ourselves with others, and confidentiality. Give it a try!

- What speaks to you from the written reflection? How do you see the Bible text reflected in the reflection?
- How does this theme apply to not only our finances, but also other aspects of life?
- How does a sense of scarcity or abundance play a role in how we make choices?
- What gets in the way of aligning our spending of time, energy, and resources with our priorities? What are the challenges?

- What are some ways to live generously? What does that look like for you?
- What is something you believe in (an issue, cause, organization) – that might be something to consider in how you use your energy, time or resources?
- What would it be like for you to give back to God first, in response to God’s generosity, and then live responsibly on what’s left?
- What would you like to continue to think about from this session?

Faith Practice: Frugality

“Gain all you can. Save all you can. Give all you can.” -John Wesley

Reflect on these categories:

- Gain all you can: What is the balance between what you hold onto for yourself (time, money, energy, resources...) and what you are able to give others? If you are working, are you able to maintain a good balance between what you earn and what you give up to make a living (consider the costs to your relationships, health, life...)?
- Save all you can: What choices do you need to make between immediate needs/desires and values or peace of mind? What investments are you making in other people or other areas you care about in the long run?
- Give all you can: Our earnings are a gift from God. Our response back to God is generous giving. We become generous people through the gift of God’s Spirit and the consistent act of giving. Where can you start giving of your time or energy? How can you grow in giving?

Closing Prayer

Share the date, time and location for the next gathering.

Holy God, through your Son you have called us to live faithfully and act courageously. Keep us steadfast in your covenant of grace and teach us the wisdom that comes only through Jesus Christ, our Savior and Lord, who lives and reigns with you and the Holy Spirit, one God, now and forever. Amen.

Come and Find the Quiet Center. Text: Shirley Erena Murray, (c) 1992 Hope Publishing Company. CCLI License #404667.

Less is More: A Lenten Guide for Personal Renewal by Nilsen, Kai, Richella Parham, & Rachel Quan. Renovare. 2013. www.renovare.org.

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