

hungry neighbors? How many more luxuries should we buy for ourselves and our children when others are dying for lack of bread?

I do not pretend that giving an honest answer to some questions is easy. Our responsibility is not always clear. One Saturday morning as I was beginning to prepare a lecture (on poverty?), a poor man came into my office and asked for five dollars. He was drinking. He had no food, no job, no home. The Christ of the poor confronted me in this man. But I didn't have the time, I said. I had to prepare a lecture on the Christian view of poverty. I did give him a couple of dollars, but that was not what he needed. He needed somebody to talk to, somebody to love him. He needed my time. He needed me. But I was too busy. "Inasmuch as you did it not to the least of these, you did it not . . ."

We need to make some dramatic, concrete moves to escape the materialism that seeps into our minds via diabolically clever and incessant advertising. We have been brainwashed to believe that bigger houses, more prosperous businesses, and more sophisticated gadgets are the way to joy and fulfillment. As a result, we are caught in an absurd, materialistic spiral. The more we make, the more we think we need in order to live decently and respectably. Somehow we have to break this cycle because it makes us sin against our needy brothers and sisters and, therefore, against our Lord. And it also destroys us. Sharing with others is the way to real joy.

Some Examples

In the mid-1970s Graham Kerr was the Galloping Gourmet for two hundred million TV viewers each week. He was rich and successful, but his personal life was falling apart. In 1975 he came to Christ, and since then his family life has been miraculously restored. He abandoned his gourmet TV series and gave away most of his money.

For more than a decade Graham devoted his time and used his knowledge of nutrition to develop a new kind of agricultural missionary who both shares the gospel and helps poor Third World people develop a better diet with locally available products.

In 1990 Graham returned to international television. He and his wife, Treena, still live with what they call "relative simplicity"—but not because they are ascetics. They live simply because they want to share their lives and

influence wherever possible. They care deeply about those who do not enjoy the Gospel, good food, and good health. So they use their influence to encourage others to share out of abundance with those who are left out.⁸

Are Graham and Treena happy? They are immeasurably happier than before. Every time I see them I see joy and contentment flooding their lives. While living more simply, they are having the time of their lives.

Robert Bainum was a successful Christian businessman—in fact, a millionaire, but when he read the first edition of this book, God called him to share more with the poor of the earth. He gave away half of his wealth and then devoted a major portion of his creative energy and organizational abilities to relief and development programs among the poor, both at home and abroad.⁹

In her delightful book *Living More with Less*, Doris Longacre gives us glimpses of several hundred Christians who are learning the joy of sharing more.¹⁰ Some still live in what I consider substantial affluence. Others live far more simply than I do. But all are trying to spend less on themselves in order to share more with others.

Biblical Christians are experimenting with a variety of simpler lifestyles. Three billion poor neighbors demand drastic change. But we must be careful to avoid legalism and self-righteousness. "We have to beware of the reverse snobbery of spiritual one-up-manship."¹¹

The Graduated Tithe

The graduated tithe is one of many models that can help break the materialistic stranglehold. It is not the only useful model, but it has proved helpful in our family. Certainly it is not a biblical norm to be prescribed legalistically for others. It is just one family's story.

I tell it partly to show how the concept has evolved in our family. When our children hit the high school and college years we were astounded by how much more seemed right to spend on our family. We didn't always get it right, but we tried to be more concerned with persons (specifically our children's changing needs) than with some arbitrary "rule" or abstract theory.

When my wife, Arbutus, and I decided to adopt a graduated scale for our giving in 1969, we sat down and tried to calculate honestly what we would need to live for a year. We wanted a figure that would permit reasonable

comfort but not all the luxuries. We decided that we would give a tithe (10 percent) on our base figure and then give a graduated tithe (15 percent or more) on income above that. For each thousand dollars above our base, we decided to increase our giving by another 5 percent on that thousand.

In 1969 our base figure was \$7,000. By 1973 we had increased it to \$8,000. And in 1982 we increased it again—to \$10,000. (This time we decided to use an approximation of the 1982 federal poverty level: \$9,862 for a family of four.)

Then came high school and college years. We decided that in our situation a Christian high school was important. That added major costs. So did college expenses. Soon we could no longer continue our original scheme, so we added costs for Christian education and college to our base.

What about taxes? At first we did not include taxes in our base figure. Obviously one would have to do that beyond a certain income, or the graduated tithe and taxes would eat up all income. So in 1979 we added taxes to our base.

Eventually we stumbled into the following pattern. We try to give 10 percent on a base figure that includes: (a) the current U.S. poverty level (in 2003 that was \$18,810 for a family of four);¹² (b) Christian education and college/university expenses; (c) taxes; (d) genuine emergencies. On our income above this base, we apply the graduated tithe (see Table 12).

We don't always make it! But this is what we aim for.

Every family is unique. Housing costs vary enormously in different parts of the country and city. Probably the single most important decision on family expenses is where you decide to live. Our choice to live in a lower-income, interracial city neighborhood where housing and related expenses are vastly less than in the suburbs has helped us immensely. (It also lowered the children's sense of what they "needed.")

There is a near limitless set of variations. Some families need emergency counseling. Some children need special dental work. Some people with special entrepreneurial skills require large sums of capital for investment and may choose to count that as part of their base. What do you do about untaxed employer contributions to a pension fund? (We don't count it at all—but will when it appears as income during retirement.) What about employer-paid medical insurance?

Every family must work out its own answers to these questions. Our

story is not a law for everyone—not even for one other person! Each person or family will need to develop an individualized plan, but the basic pattern is easy to follow. Through prayer, study, and conversation with sympathetic friends, decide what you should consider the base on which you will give 10 percent. Then for every \$1,000 of income above the base, give an additional 5 percent. Table 12 shows how to do the calculations.

Table 12—Graduated Tithe

Total Income	Percent Given Away	Dollars Given Away
Base	10% of Base	10% of Base
Base + \$1,000	15% of last \$1,000	150
Base + 2,000	20% of last 1,000	350
Base + 3,000	25% of last 1,000	600
Base + 4,000	30% of last 1,000	900
Base + 5,000	35% of last 1,000	1,250
Base + 6,000	40% of last 1,000	1,650
Base + 7,000	45% of last 1,000	2,100
Base + 8,000	50% of last 1,000	2,600
Base + 9,000	55% of last 1,000	3,150
Base + 10,000	60% of last 1,000	3,750
Base + 11,000	65% of last 1,000	4,400
Base + 12,000	70% of last 1,000	5,100
Base + 13,000	75% of last 1,000	5,850
Base + 14,000	80% of last 1,000	6,650
Base + 15,000	85% of last 1,000	7,500
Base + 16,000	90% of last 1,000	8,400
Base + 17,000	95% of last 1,000	9,350
Base + 18,000	100% of last 1,000	10,350

If you believe God is leading you to adopt the graduated tithe, here are a few suggestions.

First, discuss the idea with the whole family. Everyone needs to understand the reasons so that the family can come to a common decision. Second, put your plan in writing at the beginning of the year. It is relatively painless, sometimes even exciting, to work it out theoretically. After you have committed yourself to the abstract figures, it hurts less to dole out the

cash each month. Third, discuss your proposal with a committed Christian friend or couple who share your concern for justice. Fourth, discuss major expenditures with the same people. It is easier for others to spot rationalizations than it is for you. They may also have helpful hints on simple living. Fifth, each year see if it is possible to reduce your basic figure and total expenditures. (This does not mean that you ignore the need for capital investment to increase productivity, either in your own company or via Christian organizations making loans to the poor.)

This proposal for a graduated tithe is a modest one, so modest in fact that it verges on unfaithfulness to the apostle Paul. But at the same time it is sufficiently radical that its implementation would revolutionize the ministry and life of the church.

Some Christians are experimenting with far more radical attempts to win the war on affluence.

Communal Living

The model that permits the simplest standard of living is probably the commune. Housing, furniture, appliances, tools, and cars that would normally serve one nuclear family can accommodate ten or twenty people. Communal living releases vast amounts of money and time for alternative activities.

Some Christian communes have been initiated as conscious attempts to develop a more ecologically responsible, sharing standard of living. Others emerged as a spontaneous response to human need. Jerry Barker, a member of a Christian community in Texas, put it this way:

It soon became obvious that the needs we were faced with would take lots of resources and so we began to cut expenses for things we had been accustomed to. We stopped buying new cars and new televisions and things of that sort. We didn't even think of them. We started driving our cars until they literally fell apart, and then we'd buy a used car or something like that to replace it. We began to turn in some of our insurance policies so that they would not be such a financial drain on us. We found such a security in our relationship with the Lord that it was no longer important to have security for the future. . . . We never have had any rule about it, or felt this was a necessary part of the

Christian life. It was just a matter of using the money we had available most effectively, particularly in supporting so many extra people. We learned to live very economically. We quit eating steaks and expensive roasts and things like that and we began to eat simple fare. . . . We'd often eat things that people would bring us—a box of groceries or a sack of rice.¹³

The standard of living in Christian communities varies. But almost all live far more simply than the average North American family. For many years at Chicago's Reba Place, for example, eating patterns were based on the welfare level of the city (see chapter 10). In the last few decades, Christian communes have had a symbolic importance out of all proportion to their numbers. They quietly question society's affluence. And they offer a striking alternative.

Communal living, of course, is not for everyone. In fact, I personally believe that it is the right setting for only a small percentage of Christians. We need many more diverse models.

No one model is God's will for everyone. God loves variety and diversity. Does that mean, however, that we ought to settle for typical Western individualism, with each person or family doing what is good in its own eyes? By no means.

Two things can help. First, we need the help of other brothers and sisters—in our local congregation, in our town or city, and around the world. We need a process for discussing our economic lifestyles with close Christian friends. We also need new ways to dialogue about the shape of a faithful lifestyle with poor Christians.¹⁴

Second, certain criteria can help us determine what is right for us.

Guidelines for Givings

I offer eight guidelines—as suggestions, not as norms or laws:

1. Move toward a personal lifestyle that could be sustained over a long period of time if it were shared by everyone in the world.
2. Distinguish between necessities and luxuries; withstand the desire to indulge regularly in luxuries and resist the inclination to blur the distinction.¹⁵