

**Call to Obedience #273**  
**PO Box 299 Kokomo, IN 46903 USA**  
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God is a reckless giver! He is looking for people who can be trusted to pass on what he gives them to bless others.

## **Frugality**

**By Reimar Schultze**

"Let all men know and perceive and recognize your unselfishness (your considerateness, your forbearing spirit). The Lord is near [He is coming soon]." —Philippians 4:5 Amplified

The word frugality is an archaic word to most of us Americans. But I want to assure you that it is still in modern dictionaries. Here is my favorite definition of this word given by Dr. Dallas Willard, Professor of Philosophy at the University of Southern California: "In frugality, we abstain from using money for goods to our disposal in ways to merely gratify our desires or our hunger for status, glamour, or luxury" (page 168).

In this brilliant book, The Spirit of the Disciplines, Dr. Willard lists sixteen important disciplines the Christian is to consider to be a true follower of Jesus. He mentions the following as disciplines of "engagement": study, worship, celebration, service, prayer, fellowship, confession, and submission. Then he lists the disciplines of "abstinence": solitude, silence, fasting, chastity, secrecy, sacrifice, and frugality.

It goes without saying that Jesus engaged in all of these disciplines. Jesus' success in his spiritual mission depended on a) the power of God, b) Jesus' utter dependence on that power, plus c) his exercise of these disciplines. If you would like to question whether Jesus could have succeeded to become the spotless Lamb of God without these disciplines—think twice. Do you really believe that Jesus could have lived without prayer at the beginning of each day and throughout the day, and keep his heart pure? Do you really think that he could have defeated the devil at the beginning of his ministry without first having fasted for forty days? Do you really think that Jesus could have put down the Pharisees, scribes, and lawyers every single time had he not memorized vast passages of Scripture? We are in the same battle, fighting the same enemy as our Lord did. What makes us think that we, by just having been converted, can win without giving ourselves to the same commitment in discipleship as Jesus did?

Yet, this mistaken idea that once we have our conversion in our pocket, we can be spiritually sloppy and still receive a crown of life is as old as Paul's Corinthian letters. There is a race to be run for every Christian. No Christian is called to sit on the bleachers to encourage others to run. All must run! There are bleachers in heaven—"...we also are compassed about with so great a cloud of witnesses" (Heb. 12:1)—but there are none on earth for God's dear people.

"Know ye not that they which run in a race run all, but one receiveth the prize? So run, that ye may obtain. And every man that striveth for the mastery is temperate in all things. Now they do it to obtain a corruptible crown; but we an incorruptible. I therefore so run, not as uncertainly; so fight I, not as one that beateth the air: But I keep under my body, and bring it into subjection: lest that by any means, when I have preached to others, I myself should be a castaway" (1 Cor. 9:24–27).

Do you know what that last word "castaway" means? It means "reject." At the Judgment, there will be a rejection of runners—runners who started the race with Jesus, who ran in the

race but who ran without discipline, who ran carelessly, who ran wastefully, who ran without temperance, breaking many of the rules of the race.

This little passage begins with, "know ye not." In other words, you Corinthian Christians who come behind in no gift (1 Cor. 1:7), don't you know that you still have to run the race, and you have to run it in such a way as to win an incorruptible crown which does not fade away? And that, my friend, involves engagement in spiritual disciplines, as I mentioned.

### **Frugality Living Sensibly**

Can an athlete run a race without frugality? Can he be a waster? Can he give himself to excesses? Can he do it without temperance or self-control? Why does Paul give us this word-picture from the gymnasium or from the Olympics? Because in spiritual life, sports are not for watching but for engagement.

Back to frugality. Here is another definition: frugality is living sensibly within our means. It is avoiding excesses. It is "to do justly, and to love mercy, and to walk humbly with thy God" (Mic. 6:8). Did Jesus do that?

Oh, we poor Americans! I said "poor." We are poor because we have become slaves to our excesses. We have become slaves to our banks, our credit cards, our over-eating—eating for the sake of eating and not because we are hungry—to the latest gadgets, and to everything of the best that the world has to offer, only to make us poorer than we already are. We are over-doers, overdosers, and over-dozers in most everything of the world, but under-doers in the things of God.

James warns us: "Go to now, ye rich men, weep and howl for your miseries that shall come upon you" (James 5:1). What will be our treasure in heaven if we stack up great treasure in our earthly barns (Luke 12:16–21)?

"God wants us to have the best of everything." That is the bottom line of today's popular "prosperity" theology. Dear ones, let us not fall for it. If God wants us to have the best of everything in the eyes of the world, why didn't he provide the best of such things for Jesus during his earthly visitation? Why was there no resort home for our Lord in the north or south of Israel? Why did he have to stay with friends? Why didn't he have a horse to get around on? Why did he run out of money when it was time to pay taxes? Why didn't he have a wardrobe of clothes and servants to wait upon him or a carriage to ride in? I mean, he is the King of kings. So, why didn't God want him to have the best as we see it from our perspective? Was Jesus not worthy of it?

Take the chief apostle of the Gentiles. Did Paul fare any better? What do we hear about his abundant supply of the best in this passage, "In weariness and painfulness, in watchings often, in hunger and thirst, in fastings often, in cold and nakedness" (2 Cor. 11:27).

Although Jesus and Paul, as well as the other apostles, subsisted on rather meager rations of the world, yet they were the richest of their generation—making many rich as well.

Oh, when will we realize that God's best is not in things that will perish but in an intimate walk with God where he, instead of us, will supply all of our needs according to his riches in glory (Phil. 4:19). Did God do this for his Son and for Paul, for Abraham, for Job, and for the prophets?

Hence, frugality is self-restraint in order that we don't get what we want but what God wants for us, whatever that might be. How many churches have gone bankrupt because they wanted the best in building materials, in organs, in pianos, in stained-glass windows, in pews and carpets? Then, when God calls them in service to their community or to missions, they

"have no money" to give. How the best of the world has often become a mill-stone hanging around the necks of congregations!

Oh, may we learn to tilt strongly toward the lean side of the things of the earth and toward the rich side of the things of the kingdom. The man who is frugal is the man who lays up treasure in heaven rather than treasure on earth where moth and rust corrupts (Matt. 6:19).

There are millions of Christians in the developing countries who are content to live without a carpet on the floor, without curtains, without electricity, without running water, whose only desire is to have just one Bible of their own so that they can learn more about their precious Savior. Yet, my friend, we cannot be content without having a new suit or dress or piece of furniture or automobile every few years or sooner. How much can the western church help in the evangelization of the world if she would just get out of her excesses and get both a vision of frugality and the vision Jesus has of the lost?

We need frugality! We need deliverance from self-indulgence. Yet, we must not promote poverty. It is neither poverty nor riches that makes a better man but abiding in Christ Jesus.

### **Frugality Not Encouraging Poverty**

In the words of Dallas Willard, "The idealization of poverty is one of the most dangerous illusions of Christians in the contemporary world. Stewardship—which requires possessions and includes giving—is a spiritual discipline in relationship to wealth" (page 199).

So the sin is not in possessing things acquired through godly stewardship and discipline. The sin is not in the possession of riches but in trusting in riches, in the hoarding of our riches, and in the use of our riches to acquire status, glamour, and luxury. Over a thousand years of monastic history tells us that self-chosen poverty to gain God's favor has done nothing to impress God, nor has it done anything to raise others out of their misery.

The man who has nothing materially has nothing to give, but rather he becomes a beggar and a burden. He forfeits stewardship because he has nothing to be a steward over; he cannot tithe because he has nothing with which to tithe.

So, there is a balance here. And there must also be the recognition that God often blesses men with great material wealth because he can trust those men to generously share that wealth for the sake of the gospel. God is a cheerful giver. Listen to how much he will give back to those who give plentifully to him:

"Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it" (Mal. 3:10).

What is the overflow? Overflow means that which you don't need. And what is to be done with this overflow? That is where frugality comes in.

Somewhere in life, many, if not most of us, need to draw a line in the sand. The Lord will show us where this is to be, where we say we will not live beyond this specific income. And everything that God blesses us beyond that income will go to God and his kingdom work. It is the overflow. Oh, what would God do if he found such hearts? It is not unusual that you might be giving ten percent before you have drawn the line. Then, because of your stewardship and faithfulness, eventually, you might end up living on the ten percent and giving away the ninety percent, obeying God's formula to help the poor and needy and his workers in his precious kingdom. If only God could find vessels he can trust to exercise frugality.

Friend, do we need frugality? Yes, indeed, for it is a spiritual discipline. It is not a call to poverty, for the poor can do nothing to help the poor. Frugality is a call to the proper use of possessions for our particular station in society where God has placed us to live out his will.

So, dear friend, are you ready to draw that line in the sand to turn on the mighty faucet of Malachi 3:10 to pour out rich blessings for God's kingdom? I trust that you are.

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