

*Live Simply, That Others  
May Simply Live.*

WORLD VISION'S INTERNATIONAL  
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*Consumption  
and Population*

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people shift to  
low-consumption,  
high-fulfillment  
lifestyles.*

**Your Money or Your Life**

**A**s individuals and as a nation we have walked away from the knowledge of how much is enough. I am talking about anybody here in America who is living above the poverty line. We have forgotten how much is enough. We have come to think that material possessions, what we own, somehow reflect God's favor, God's love, or give us a certain status in our community. So we act in America as if somehow the amount of money we make every year and our material possessions say something about who we are as individuals and as a nation.

Many of us in the Christian world have replaced values that Christ was teaching us—values of stewardship, values of simplicity, values of knowing how much is enough—with the values of our culture—with needing to get ahead, with self-indulgence, with wanting to be on top of the mountain regardless of the cost, with wanting to have the most. The American Dream has come to mean I can have it all now because I'm an American, and I have the right to have it all regardless of what it means to the earth and regardless of what it means to people in the rest of the world.

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#### LIVING WITH ENOUGH

Over the last generations we also have somehow forgotten the biblical understanding of what it means to be stewards of God's creation. God has created everything on this earth, be it of the air, the land, or the sea. Everything. God gave us dominion because he wanted us to be where the buck stops. We are accountable and responsible for the well-being or the

destruction of this planet and everything that's on it. If we look around we see that we're doing a miserable job. We haven't been very good stewards. We must begin anew. We can say we've done a lousy job; we can say we've been treating the earth from our greed, not from love and respect.

This is particularly true for us here in North America. I'm talking about our own role in over consumption. Not just consumption, but over consumption. Everybody consumes. Every living creature consumes. One of my favorite verses from the Bible is Proverb 30:8-9 that says: "Give me neither riches nor poverty. Let me be fed with the food that is needful for me. Lest I be full and deny thee and say, Who is the Lord? Unless I be poor and steal and profane the name of my God." Give me neither riches nor poverty. That verse is talking about enough—and that is what I am talking about. I want to see everyone in the world have enough. We have forgotten what's enough for ourselves.

In 1980 when I was Director of the Intensive Care and Coronary Care units, my world fell apart. In the morning, I was told that I had six months to one year to live. I had been ill for two weeks at that point. In the afternoon, the director of the hospital called and said, "We are replacing you as Director of Intensive Care and Coronary Care because you've been gone too long from your job." That evening I got a call from a friend who said, "Do you have homeowner's insurance?" I said, "Yes, why?" She said, "Because everything in your house has been stolen."

In the course of 24 hours I lost everything, or thought I was losing everything, that I had identified myself with. It was gone. Every way I gained meaning in my



life disappeared. Every false idol I held—gone. My sense of power that came from being a leader in nursing—gone. My sense of success that came from not just the position that I had but the quality and amount of possessions that I owned—gone. The only source left for finding power, meaning, and purpose in life was God. There was nothing else. I thought that's what I had been doing all along, but I had been a convenience Christian. That wasn't what God wanted.

As I was dealing with a serious illness, I began to recognize that there was something more seriously ill than my body—and that was my relationship with Jesus Christ. The most important work I could do now was to heal that relationship. The first thing I

needed to do was to confront the question of whether or not my daily life reflected the values I professed to believe and follow. Did my daily life really reflect those values—not just 10 percent of the time, not 30 percent of the time, not 90 percent of the time, but 100 percent of the time? Here I was, a young woman who was active in her church, sang in the choir, worked with the youth. Where was my sense of value and meaning coming from? Why did I believe that objects gave more meaning to my life than my relationship with Christ?

Here was a woman who professed to care for other people, but who had 70 pair of shoes and over 100 blouses. Not only did she have 70 pairs of shoes, but

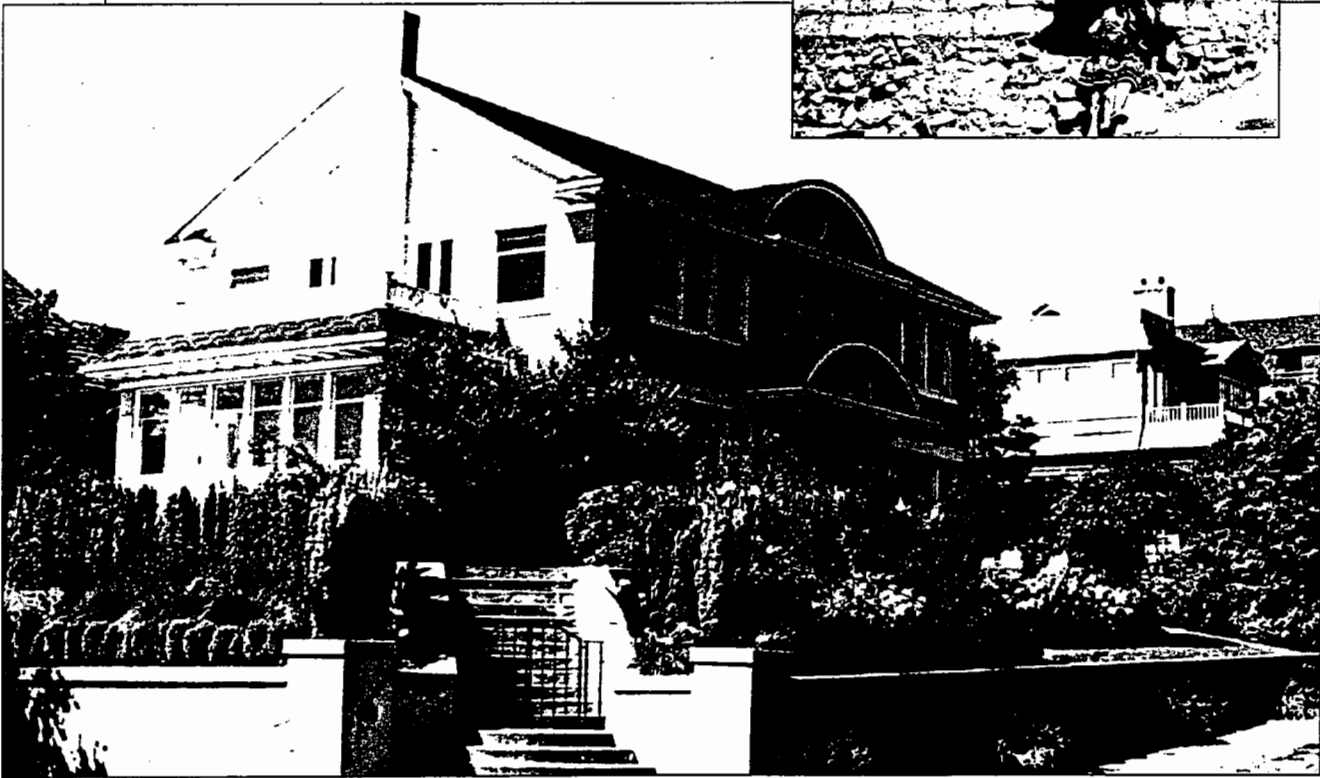


she had always professed in the words of Matthew 19:19, "to love my neighbor as myself." To love as God loved me. I had to face the realization that I didn't know what love was. I was in a serving profession, yet I didn't know what service was. I hated my physical body that had been deformed by polio as a child, and I could not accept love from anyone—including God, including Christ. How much love could I really have for my neighbor? With the help of prayer along with some exercises I designed for myself, I learned to love myself as I was, with my sins, my faults, my illnesses, my handicap. I began to see that if we are made in God's image and likeness, how can any of us be ugly? How can any of us not love ourselves?

As I became more honest with myself and my life, seeing what was out of alignment, out of integrity, my whole life—my world view and the way I interacted and perceived this life—changed.

### THE JOURNEY TO FREEDOM

Most of us spend our whole life buying and buying. Spending more and more money, and getting less and less fulfillment. Maybe a jet ski will bring me happiness, maybe a new car will, or a second computer, an upgrade of the computer, an upgrade of the upgrade, an espresso machine, a new dishwasher. It goes on and on. And all this stuff is clutter. It clutters our closets, it clutters our minds, it clutters our souls, it clutters our life. It's resulting in a crisis of perception in our country where we believe that if we make 30, 40,



or 50 thousand dollars a year, we're poor and can barely make ends meet. There is a crisis of perception where we confuse standard of living with quality of life and where we think we have to have two incomes in order to survive.

Let's take a look back. Did you grow up with a TV in every room? A telephone in every room? A computer for you, one for your husband or wife, and one for your children? A stereo system in every room—or at least in two rooms? Even a dishwasher. These things that were luxuries just a few years ago have become necessities today. That's part of the reevaluation that we need to do. Of course if we really do want all of that stuff, the trade-off is going to be two-income families, children in day-care, and nobody home when the children come home from school. That's going to be the cost.

What is enough? Enough means having survival needs met, having comforts, and even a few luxuries—but nothing in excess. You cherish, you value, you respect everything you own because it came from the earth, which was created by God. Things don't come out of nothing. It all comes from the earth.

Enough will be different for everyone. My point of enoughness is not going to be anyone else's point of enoughness. It will be unique for each of us. That's why the book *Your Money or Your Life*, by Joe Dominquez and Vicki Robin, doesn't tell people how much money they should spend. Everyone has to figure that out for themselves. People who have followed the steps in this book share that they have decreased their expenses by 20 to 25 percent, regardless of the income bracket they were in when they started. And their quality of life has increased dramatically.



What happens when you can define the point of enough? Guess what! There is money left over at the end of the month. Our quality of life gets higher and higher. People have more time for family, for praise, for ministry, for community.

Where are our priorities? These are questions we need to grapple with for ourselves, our families, our communities, our churches. The average working American spends nine hours a week behind the wheel of a car, six hours a week shopping, and 40 minutes a week playing with our children. Think about it. Many of us have families where both parents are working. You come home from work, you're tired, there are house chores that need to be done, and the television is a great baby-sitter. Is this where our affluence has gotten us?



Our affluence has gotten us to the point that one person in the United States causes approximately a hundred times more damage to the global environment than a person in a developing nation, thanks to what we buy, the resources we use, and what we throw away. Are we willing to find out what the point of enough is for us—and find the joy of having our lives be richer than we ever thought they could be?

How we spend our money is our vote on how we want the world to be. That is the most powerful vote we have. We are not saying don't consume. We are saying let's become conscious about what we buy and figure out how much we really need. There are two questions that we suggest people ask themselves

regarding their purchases: 1) Is this expenditure of money in alignment with my values? 2) Is this expenditure of money worth the life energy it took to earn the money to buy that object? It's about finding your values and your own point of enough.

As I learned what my point of enough was, and as I turned more and more of my life over to Christ, my body began to heal. Physical healing doesn't always happen when somebody's life is completely turned over to Christ, but it happened in this case. And I think it was because my life wasn't done yet. There was more that I was supposed to do.

I learned that turning one's life over calls for total obedience. It's something that I resubmit to every day, if not many times a day. I learned that Jesus wasn't saying to not have possessions. He was saying not to let possessions become what you love; don't let them keep you from following me. As my burden lifted, my body got better and my quality of life soared tremendously. Following the steps in *Your Money or Your Life*, I have learned how much is enough for me—and found it to be very little. I live on the interest of my savings. I don't take any money for anything I do and haven't for 15 years. The New Road Map Foundation is staffed entirely by volunteers. There are no salaries. Any money that comes in is donated to organizations working for a better world.

We can all find this point of enough for ourselves and discover how we want to use what's left over and how we can help the world. I've found that core of faith from which the actions of our life emanate. I try to live from that core of faith every day. That's what we're all called to do. It is within each one of us.

