

SMOKES BEING THIN CLUTTER
RELATIONSHIPS COMFORT
SPORTS MONEYS SEX
WEDNESDAY NIGHT FOOTBALL
SCRAPBOOKING JUNK MOTOR HOME
HEIRLOOMS MEDICATION DEBT
BITTERNESS SUBSCRIPTIONS
DONUTS TOYS CLOSETS TIME SHARE
FIGURINE COLLECTION FLAT PANEL TV
ANGER SAFETY VACATION CABIN
DANCE LESSONS CREDIT CARDS
DVDS DANCE LESSONS CREDIT CARDS
FACEBOOK FURNITURE CDS
STRESS CLOTHES FOOD DATE
WEDNESDAY NIGHT BIBLE STUDY ROMANCE
HOUSES SOCCER PRACTICE
CHURCH FAMILY VIDEO GAMES CARS
GARAGE EATING OUT EXERCISE IMAGE
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OVERTIME

UNSTUFF

*Making Room in Your Life
for What Really Matters*

HAYLEY & MICHAEL DiMARCO



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Unstuff: Making Room in Your Life for What Really Matters

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UNSTUFF

To the One who created all and knows our hearts.
May we worship you and not your creation
(or the creation's creations).

*Note: This is dedicated to God,
not Steve Jobs. Sorry for any confusion.*

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PRODUCT DISCLAIMER

This book was a spiritual struggle to write, mainly because we are both prone to consumerism. We look to stuff to give us joy, happiness, comfort, and peace. When we decided to investigate the role of giving—or the lack thereof—in our lives, we went all in, holding nothing back. We wanted to fully surrender to God’s call, whatever that would mean for us. As we reflected on how we really lived our lives, we turned pale. We felt an overwhelming sense of shame and lost opportunity. And to be honest, **we sickened at the prospect of having to give up our love of stuff and the consumption of it.**

But the real shocker to us was the realization that ***STUFF IS SO MUCH MORE THAN JUST THINGS YOU CAN BUY OR PHYSICALLY POSSESS***. Surprising as it sounds, it’s actually possible to live a monastic lifestyle and still be sinning in relation to stuff. In these pages we share our shocking discovery of the massive implications stuff has on our physical, mental, and spiritual lives. Along the way we are discovering it’s not how much stuff we have, but how we think about stuff and what we do with it that either positively or negatively affects our relationship with God.

We’ve heard the deeper you grow spiritually, the more sinful you get—not because you choose more sin, but because you start to recognize the sin already present in your life that you once were used to living with and joyfully (or ignorantly) accepted. While the study of truth is bound to open a few wounds and rip off

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a few scabs, we decided it was worth the pain to get to the bottom of the bondage of sin—in this case, the sin of “stuffing.” So like taking a cheese grater to our rear ends, we turned our lives upside down, changing from gluttons to gluttons for punishment. ***We’ve begun to Unstuff our lives so we can live more fully for God and for others.*** In the process, we’ve made a few blunders, learned a few things, and made a lot of changes.

We hope you’ll join us on this journey so that you, too, might discover what God has in store for you—how he wants you to relate to your stuff and how he wants to use your stuff as a help, not a hindrance, to advancing his Kingdom.

Our Stuff

There was a time when we got the sensation ***we were drowning in our stuff.*** We had more stuff than we had space to put it. We tripped over it, shoved it into spaces too small for it, shuffled it, hid it, garaged it.

We consider ourselves ***CONSUMERS.*** We like ***supporting the local economy by purchasing much and often.*** We’re good at it—we find good deals, we make every effort to buy good stuff, and we congratulate ourselves on our excellent purchasing skills. When something breaks, we tend to buy another rather than fix the old. If we want it, we get it. We consume well and do our part to keep this economy of ours going. But the truth is, in our consumeristic lifestyle, ***we had made idols of our stuff.***

We started to feel uneasy, stressed out by the very stuff we had sought to make us feel better. And we asked ourselves, *What’s the point? Why so much stuff?* The uneasy feeling of having ***so much but not having what we wanted*** prompted us to do a thorough audit of our habits, closets, and entire lives.

Downsizing: Our Social and Spiritual Experiment in Unstuffing

As we discussed the need to Unstuff our lives, we brainstormed fantastic ways we could break free from the tyrannical hold our belongings had over us. In the process, **WE CAME UP WITH THIS HAREBRAINED IDEA TO DOWNSIZE**. The conversation went something like this:

Hayley: How big will it be?

Michael: Big enough.

Hayley: But how will we have room to work and do school and let Addy play?

Michael: We'll get something with enough space for all of us.

Hayley

A year ago, when Michael suggested that our family—the two of us and our daughter, Addy, who was three at the time—move into a two-hundred-square-foot motor home and live on the road for three months, I was simultaneously excited and freaked out. We'd been tired of the rat race for a while, and we wanted more out of life. Around the same time, we proposed a new project—a documentary featuring Bible readings and firsthand stories of homeless individuals across America. Michael could have done the tour alone, but we felt like it was a good opportunity for our whole family to Unstuff and to practice living for something more. All the “necessities” of life flew past my mind like farm animals in *The Wizard of Oz*. Part of me

was enamored of the romance of it all—hitting the road with not much more than a prayer and a dream, risking it all, and trusting God to provide as we downsized our lives. I mean, I’m all for letting God purify us through hard work, but I’m also all about making it as painless as possible. Is that bad? So I told Michael, “I’m a nester—I like things to be homey. Will it be homey? Can I decorate?” And by decorate, I meant *buy cute things to make it look cute*. I know, how ironic that in our attempt to downsize, here I was trying to acquire *more* stuff. So when I came home with matching plastic dishes, place mats, and festive tablecloths for indoor and outdoor meals, Michael looked at me in disbelief and said, “Really? Which part of Unstuffing don’t you understand?” (Yes, he’s the gentle, sensitive one. . . .) See, for me, a shopper, this *was* Unstuffing. I wasn’t buying china; I was buying plastic. I was shopping at Target, not Macy’s. See? Unstuffing. But alas, Michael was right. I was so excited about the trip that I’d forgotten the reason behind it. So back I went to Target to return all but the essential purchases.

Michael

The idea of asking my wife to get by on less tore at my provision muscle a bit. I want to make sure she has what she needs, and I want her to be happy. But the more we talked about things, the more we realized that for both of us, happiness wasn’t our ultimate goal (although in a lot of unexpected ways, it was the outcome). Happiness, it turns out, isn’t always the best option for the life of the believer. There are times when we have to deny ourselves or our desire to be happy in order to reach a greater spiritual purpose.

Once we'd decided for sure to take our family on the road for three months, I started looking at conversion vans as our best option. But the lack of a toilet perplexed my wife and would have significantly slowed down our drive. So I moved up to a Class C motor home. But the lack of space for us to both work and live simultaneously bothered us too. So before we knew it, we were moving in to a two-hundred-square-foot motor home with bunk beds for Addy and a separate door to the bedroom in the back. It was an amazing deal that we normally wouldn't have been able to afford, but it was right at the top of our budget. All was well . . . at first.

When we moved our family into a motor home for three months, **we learned a lot about necessity.** We could have only what we needed—there wasn't room for more. ***We had to live on less—less stuff and less space***—and it turned out we loved every minute of it. **Instead of making us crazy, for the most part it set us free.** We no longer felt distant and too busy to be with each other. We had no other choice but to be with each other. After all, there was not enough room to be apart! And there wasn't enough stuff to distract us from what really matters: family, love, and faith. In those months of living in close quarters with just a few of our things, we discovered a freedom we had never imagined.

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WHY UNSTUFF?

Did you ever think your life would be more than it is right now? Did you have visions of more success, more peace, more love, more comfort? If you aren't where you want to be yet, if there are things you still want to accomplish and experience, then you're normal. The desire for more isn't always a bad one. The longings for more hope, more peace, and more happiness are noble aspirations, and for the most part they are at the heart of our dreams for our future selves. Wanting more than you have today is normal, as the world defines it. It's how you get the "more" out of life that defines your success, regardless of whether you find what you imagined. ***But are you getting "more" of God in the process?***

This book is about taking a look at your life and all the stuff in it to determine if said stuff is making your life better or derailing it. Stuff, as we define it, can be just about anything: houses, furniture, cars, clothes, food, toys, or anything else you own. But it's also anything that consumes your time or demands your devotion: friends, church, thoughts, religion, Bible study, money, relationships, and

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those things that are designed to make your life better, more hopeful, and even more holy. **Stuff is essentially anything other than God.**

For the most part, *STUFF ISN'T INHERENTLY BAD OR GOOD; IT'S NEUTRAL*. It's what you think about it and what you do with it that affects the true success of your life and whether you are living it to the fullest. When Jesus came to earth, he said he came to give us "a rich and satisfying life" (John 10:10).

The Symptoms of Too Much Stuff

The truth is that most of us aren't as rich or as satisfied as we would like to be. There is never quite enough "rich and satisfying" to go around, is there? Most of us search for it in the stuff around us. We try to find fulfillment in our work, with our families, in our friendships. We try out new hobbies, collect new things, and purchase what we think will give us a glimpse of the full life that Jesus wants to give us, but it always seems to be just out of reach. **What we're really yearning for is the "more" of heaven** (or its main resident). It's as if it's written into our DNA—this knowledge that we don't quite have what was intended for us. And so we look the earth over for something to fill that need, something to quench that thirst.

Sometimes we find it—if only temporarily—in a new toy, a new experience, or a new love. We might get a glimpse of it in a shiny car or a flat-panel TV. Sometimes we taste it in a decadent meal or feel it in an amazing vacation destination. But when the flavor is gone and the sun has set, those old feelings of "not enough" return, or worse yet, the residual feelings of overindulgence drag us down. When we survey all that we've acquired or done and realize it has left us empty or bloated, **we get the hunch that something is missing** . . . and it's not more stuff. Stuff,

though some is necessary for existence, isn't what gives us "a rich and satisfying life." That is found elsewhere, and it often takes some Unstuffing to get to the bottom of things.

If stuff is anything that isn't God, then the question is, **How do you know if you have too much stuff?** For believers, the answer must be when the stuff comes between us and God. Whether we like it or not, stuff has the tendency to occupy our minds. It gets us worked up, distracted, and focused on anything other than God. It demands our wallets, our clocks, and our hearts. It often requires our diligent protection and even our devoted worry and stress. The accumulation of stuff and the preservation of it can run us ragged.

If your life is poor—literally or mentally, socially, emotionally, or spiritually—then you'd be wise to look to your feelings about stuff for insight into why. ***BOTH THOSE WHO HAVE MORE THAN ENOUGH AND THOSE WHO ARE IN NEED CAN BE SLAVES TO STUFF***, whether they're spending their thoughts and energy trying to attain more of it or trying to protect what they already have. Neither abundance nor lack is inherently evil. Both can, and should, be an opportunity for praise and thanksgiving (Philippians 4:11-13). Both are meant to lead us to where we

ASK YOURSELF ABOUT YOUR STUFF

- What stuff can't you live without?
- Of the things you mentioned, which are essential for life?
- What stuff makes you feel better when you've had a bad day?
- What is one thing you could never give away? Why?
- What do you have too much of?
- What about stuff stresses you out?
- What stuff do you fear being without?
- What stuff do you have to have in order to be happy and content?

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need to be: a right relationship with God. Both show us something about his character and his provision. Both can teach us to rely on him no matter our circumstances, no matter what the world tells us. And out of both situations can come a richer and more satisfying life—provided we understand the purpose of stuff.

The Purpose of Stuff

Stuff was never meant to become a source of worry, fear, or obsession. It was never intended to occupy all our thoughts or suck up all our time. Stuff was meant to supply our needs. It was meant for good—for the good of the body and mind, soul and spirit. And that is what it is still meant for. The purpose of stuff is to contribute to our spiritual, mental, physical, and emotional well-being, not create emotional turmoil.

Jesus warns us about our tendency to get uptight about stuff. He knows we're human and acknowledges that there are things we need. But he also tells us that those are not things to obsess over or worry about.

“That is why I tell you not to worry about everyday life—whether you have enough food and drink, or enough clothes to wear. Isn't life more than food, and your body more than clothing? Look at the birds. They don't plant or harvest or store food in barns, for your heavenly Father feeds them. And aren't you far more valuable to him than they are? Can all your worries add a single moment to your life? And why worry about your clothing? Look at the lilies of the field and how they grow. They don't work or make their clothing, yet Solomon in all his glory was not dressed as beautifully as they are. And if God cares so wonderfully for wildflowers that are here today and thrown

into the fire tomorrow, he will certainly care for you. Why do you have so little faith? So don't worry about these things, saying, 'What will we eat? What will we drink? What will we wear?' These things dominate the thoughts of unbelievers, but your heavenly Father already knows all your needs." MATTHEW 6:25-32

God says we don't have to get all worked up worrying about what stuff we have or don't have, but we can thank him for what we do have: food, clothing, and shelter.

The most basic purpose of stuff, then, is to meet our needs. When we let stuff or the pursuit of stuff lead us to distraction—when stuff is the source of anything from worry to envy to depression—it has lost its purpose. And when we use stuff to meet any of the needs that God himself has promised to meet, it loses its purpose then, too. Sometimes in our abundance we give thanks to the stuff that surrounds us instead of thanking God for those things. We look to our possessions to supply us with hope, salvation, comfort, and peace. We lean on the stuff itself to meet our needs—needs that should lead us to the hand of the Father instead of to the door of Macy's or Best Buy.

When we perceive that we are lacking something or feel envy over what we don't have, we are essentially accusing God of deceit, of failing to come through on his promises. *He isn't providing*, we silently complain. And that is the beginning of all our unrest. We start to believe, if only in part, that God can't be trusted, that he won't do what he said he'd do, that the lilies are more important than his children and their needs. Stuff becomes a stumbling block to the heart that believes its needs are unmet. And in that moment, ***WHEN THE PURPOSE OF STUFF GETS PERVERTED, UNSTUFFING IS IN ORDER.***

Stuff doesn't have to bring destruction or distraction, though.

If we look at and use it rightly, it can serve another purpose: to bring glory to God. It says so right there in Romans 11:36: “Everything comes from him and exists by his power and is intended for his glory.” God’s provision in the lives of believers is a witness to anyone looking that God can be trusted—that his Word is true and he won’t neglect his kids. And it isn’t so much our lack or our abundance that is the source of glory, but our God-given ability to be content with just what we have, right when we have it.



Life on the Road, Day 1

Hayley: How much stuff does a human being require? The answer to that has dramatically changed for me in the past three weeks. After loading the motor home with only what we need, I had the realization that I use more than I need every day. And the word *gluttony* came to mind. Is stuff bad for you? No, but how much more good could I do if stuff were no longer the focus of my life?

There is another purpose for stuff: it allows us to meet the needs of others. “You will be enriched in every way so that you can always be generous. And when we take your gifts to those who need them, they will thank God” (2 Corinthians 9:11). When we show generosity with what we have, it puts the spotlight right back on the one who made it all possible—the Giver of all good things.

Let’s face it: to most of us, stuff feels good. Along our journey to Unstuffing, we’ve found that ***unless we have some good reasons to stop accumulating stuff, we’re just not going to***

do it. As it turns out, there *are* a number of compelling reasons to Unstuff—some practical, some psychological, some spiritual. Here are our top eleven.

Reason #1: *to find more time*

When we downsized from our 3,200-square-foot house to a motor home, it took some adjusting. We couldn't bring everything we loved—not even the dog. We couldn't cook the way we liked to, we didn't have space to run, and we couldn't really even be alone, but we had each other. That three-month experience of living on less was the most rewarding and amazing experience we've ever had. Perhaps best of all, our family had more time for one another than ever before. Instead of cleaning and organizing, mowing and repairing, we spent time together. **Instead of playing with stuff and purchasing new stuff, we spent time together.** We were never far from each other, and we learned to appreciate the simplicity of a life with less.

We aren't advocating this as a model for everyone to follow. But for us, it served as an example of how much more time can be carved out for the important things like family and friends when there is less stuff to corral and manage. At the pace of life most of us keep, there is never enough time to do all we have to do. And so we speed things up—we cook faster, drive faster, eat faster, and work faster. We have high-speed Internet and speed dating. But **THE MORE THINGS SPEED UP, THE MORE WE CONSUME** and the less we truly enjoy life.

When we look at the life of Jesus, we don't see a man in a hurry. His pace allowed him to concentrate on what really mattered—people. We have to wonder: what would it be like if Jesus walked the earth today? Maybe this generation wouldn't have time for him. Maybe we wouldn't even notice him because

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our pace is so hurried, our calendars are so crowded, and our attention spans are so short. When we let the stuff in our lives steal time from us, our focus strays from the God we serve and lands squarely on the stuff that was meant to serve us. If time gets away from you, it might be time to consider how much you give the stuff in your life.

TIME TAKERS

What stuff do you spend most of your time on? Consider keeping a time journal: for one week write down every activity you do and how much time it takes. You might want to include categories, such as the following:

- Sleeping
- Eating
- Preparing food
- Working
- Driving
- Cleaning
- Caring for children
- Playing
- Praying
- Studying
- Exercising
- Making household repairs
- Shopping
- Organizing
- Talking with friends
- Attending church
- Spending time with spouse
- Spending time with kids
- Participating in a hobby


Fill in the amount of time you spend on each item and then take a look at it objectively. Do you have enough time for what matters in your life? Are you happy with what gets most of your time, or are there things you would like to change? If you didn't have to spend so much time and effort paying for, maintaining, and cleaning your stuff, would you have more time for other things that are more important to you?

Reason #2: *to put an emphasis on people*

When our minds are set on stuff, it can be easy to give people a backseat in our lives. We forget that stuff breaks, gets old, rusts, and wears out, but relationships grow and strengthen. They are vehicles God uses to teach us more about ourselves and about himself.

We both grew up in the Northwestern United States, a rainy and muddy place. Because of that, many homes there were built with mudrooms—places where shoes and raincoats come off so the rest of the house will stay clean. So when we had our own home, we had to decide if we wanted to embrace the custom of asking visitors to remove their shoes before entering.

Life on the Road, Day 2



Hayley: Okay, going to the mall is a totally different experience now that we're on the road. As I walked by the stores, I was relaxed for the first time ever in a mall setting. Instead of looking in windows like a hawk for the "perfect thing," I enjoyed just being with my family. I knew we had no space to put any more stuff, so my mind wasn't on purchasing but just being. Because of that, ***a whole new world opened up for me, and the stress and pull of bargain shopping was gone.*** Suddenly I wasn't running into each store to try things on or to check prices—my family was getting all my energy and time. I learned that downsizing your possessions is one thing; downsizing your appetite is even more amazing.

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*It keeps the carpet clean, we told ourselves. But **the truth is that it put our concern for our stuff over our concern for people.***

There was a time when women would cover their furniture in plastic in order to protect it from people who might soil it. The sensation of sitting on plastic isn't a pleasant one. The subtle message is that there's a higher value placed on stuff than on people. Fortunately, this fad has gone out of style, but there are many similar trends that a lot of us hold to. Like having decor or entire rooms in the house that are off limits to kids because we're sure they would mess things up, break them, or otherwise ruin them. Intentional or not, this sends the message, *Our stuff is more valuable than you are, so stay away from it.*



Life on the Road, Day 3

Michael: Today our life is dramatically different from a week ago. The pressure of moving our house from town to town across the United States and figuring out all the systems on the RV is daunting for me. Whose bright idea was this? But while I work, my daughter plays at my feet. When I eat, she sits across the table from me. As we talk, we know that we will be together in this small space for the next three months, and the idea excites me. It also scares me. I need my space, my time. But that isn't possible now, and I'm starting to think that this is just what I need. Side note: It seems Hayley is fond of having hot water. Will shower in the campground showers from now on.

CAN YOU IMAGINE JESUS OBSESSING ABOUT PEOPLE GETTING DUST ON HIS ROBE? Can you see him focusing his time and energy collecting stuff, cleaning stuff, and arranging stuff? Obviously that's ridiculous. But it might be worth considering whether the stuff in your life has affected your relationships.

Reason #3: *to focus on the good stuff*

Those who Unstuff have the opportunity to shift their focus from what will soon go out of style, break, or otherwise become useless and put it onto the things that really matter. As believers, we should have clear values: to prioritize love, service, and kindness, and to cherish eternal things. But when we get our focus out of whack, we lose sight of what's most important. When a family takes the opportunity to Unstuff their lives, they have more energy to devote to things that really matter. **Kids don't**

TIME AND VALUES

Take a look at the following list and identify your top five values. Do you have time to practice and live out the life you believe in, or are you too consumed by all the stuff?

- Family
- Service
- Generosity
- Patience
- Fellowship
- Study
- Charity
- Joy
- Compassion
- Prayer
- Peace
- Marriage
- Love
- Honesty
- Worship
- Simplicity
- Community
- Rest
- Self-control
- Hospitality

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really want more stuff; they want mentorship and more relationship.

If you were to take an inventory of your life and set the things you value most against the reality of how you live, where would you say your focus is? Has your focus been shifted onto things that are less important?

Reason #4: to form more heavenly attachments

“Don’t store up treasures here on earth, where moths eat them and rust destroys them, and where thieves break in and steal. Store your treasures in heaven, where moths and rust cannot destroy, and thieves do not break in and steal. Wherever your treasure is, there the desires of your heart will also be.” MATTHEW 6:19-21

There is a spiritual angle to all this talk about stuff. The way we think about stuff and deal with the accumulation of it will play a part in determining our level of spiritual growth and peace.

Unstuffing is the only way to rid ourselves of our earthly attachments so we can form more heavenly ones. As Jesus put it, we can’t serve two masters (Matthew 6:24). Stuff can easily become a master when it leads us to do the opposite of what God would have us do—in other words, when it leads us to sin. When stuff leads to worry, fear, stress, discontentment, lack of self-control, jealousy, envy, greed, and the list goes on, well, then, we’ve arrived at “Hello, master, how can I serve you?”

“Since you have been raised to new life with Christ, set your sights on the realities of heaven, where Christ sits in the place of honor at God’s right hand. Think about the things of heaven, not the things of earth.” COLOSSIANS 3:1-2

God’s Word calls us not to think about things of earth but the things of heaven. After all, that’s where Jesus is, and that’s where we are all headed. **The truth is that the world’s value of stuff is reversed in heaven.** What’s up is down, and what’s down is up, so to speak. The world awards a person’s value based on their accomplishments and accumulation. Here on earth, wealth signifies success, but in heaven it is humility and selflessness.

When you Unstuff your life, you take your focus off this world and put it onto heaven, where you can store up treasure that won’t rust and that moths won’t eat.

Reason #5: *to be set apart*

“Come out from among unbelievers, and separate yourselves from them, says the LORD.” 2 CORINTHIANS 6:17

American households waste a total of \$43 billion worth of food each year. Americans spend \$12 billion on coffee per year. The average American wedding costs \$26,327.¹

Stuff surrounds us, and it’s only increasing. Advertisements tout its value; people we idolize live out the illusion that stuff will fulfill you. **SUCCESS, MONEY, TOYS, TRINKETS, FINERY—THEY ALL PULL AT OUR HEARTS AND CALL US TO JOIN IN THE STUFF-FEST.** For the average person who doesn’t have a spiritual eye on heaven, it’s easy for them to assume that their possessions determine their value. In the movie *Confessions of a Shopaholic*, journalist and compulsive liar Rebecca Bloomwood finds herself some \$16,000 in debt and trying to get back control of her life. At her Shopaholics Anonymous support group, however, she quickly falls back into adoration of shopping and the high it gives anyone who loves stuff. When it’s her turn to share her addiction, she says, “I like shopping. Is there anything so wrong with that? I mean, stores are put there to enjoy. The experience

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is enjoyable, more than enjoyable—it's beautiful. The sheen of silk draped across a mannequin. The smell of new Italian leather shoes. The rush you feel when you swipe your card and it's approved and it all belongs to you. The joy you feel when you've bought something and it's just you and the shopping—all you have to do is hand over the little card. Isn't it just the best feeling in the world? . . . You feel so confident and alive, and happy and more!"

Our culture advocates that we continually strive for more and better, but we are called to be different. **To Unstuff is to set yourself apart.** The world finds it hard to conceive of self-denial for the sake of a greater good. But as believers, we have an example of self-denial in God himself, who was rich but became poor for our sakes (2 Corinthians 8:9). It is through him (and not our stuff) that we can have a rich and satisfying life.

Reason #6: to learn surrender

"Their first action was to give themselves to the Lord and to us, just as God wanted them to do." 2 CORINTHIANS 8:5

Surrender: To give yourself up to the power of someone

When you are at war, surrender is not a good thing. It signals the end of hope for all you were fighting for. It means waving the white flag and walking out with arms raised—battle over, but not won. But there is a surrender that brings you more victory than any battle or war ever could, and that's a surrender of your will and desires. In a spiritual sense, surrendering is not giving up but giving in to something far more powerful than yourself. Surrender is at the heart of faith. ***Without a surrendered will, there is no faith in the first place.*** But surrender doesn't stop at the point of conversion—it's a continual process as we learn to surrender our will with all its worldly desires to the will of one who is

greater and knows more than we do. Surrender allows God to be in control, trusting that he's got it all figured out. Surrender is the doorway to freedom—freedom from the fight. When a surrendered heart no longer enters into the competition of life, it is free to focus on more important and eternal things. Jesus puts it this way: “If you try to hang on to your life, you will lose it” (Matthew 16:25). How counterintuitive is that? How can holding on to something assure its loss? Think of it this way: when you are clinging to a bunch of stuff, pulling it all tightly to your chest, you can no longer reach out. You can't hold any more than what you are carrying. But what you can hold in your hands is of little value in eternity. But when you surrender all your stuff—your things, your activities, your money, your relationships, and your plans—to God, you find yourself unencumbered by this world. You're free to serve and to do whatever God calls you to do. And suddenly there's no more struggle, no more battle within yourself that has to be won.

“If you give up your life for my sake, you will save it.”

MATTHEW 16:25

Hayley

The thought of giving not from my abundance but from my poverty hurts. It makes my head spin and my stomach sick. I can fathom such a noble act only in my head but not in my heart. My heart clings with a white-knuckled grip to my ideals of the perfect life on earth. For as long as I can remember, I've lived with the notion that stuff will make me happy—that when I get older and more successful, I will have a bigger, newer house, own a new car, buy whatever I want, and finally be content in my perfect life.

But now I'm finding out this is the lie of the enemy; it's nothing more than the mantra of my idol. The American

dream—the ideal of improvement, success, owning more, and therefore being more—could it have been wrong all along? How could I get this far in my faith and not know that my idol has been so systemically eating away at me? Every aspect of my life is wrapped up in the pursuit of more stuff while simultaneously trying to seek more of God and his grace.

Though I am disgusted by my idol of all these years, I cringe at the thought of saying good-bye. I'm gripped with the fear of the unknown and also with an uncanny resentment that I would have to figure this out right now, when I'm finally poised to be able to afford the house I've always dreamed of and fill it with the things I've always wanted. Why now? Why couldn't I have figured out this calling after I got a taste of what I've always dreamed of? Couldn't I just put this idea on pause and get back to it after I've already gotten the things I want? These are stupid questions, I know. The first step, they say, is to admit you have a problem. And I do have a problem: the love of stuff.

I have to acknowledge the irony. I am an idolater who wants to be free but fears a life without my little god.

Reason #7: *to find contentment*

“True godliness with contentment is itself great wealth.”

1 TIMOTHY 6:6

It's not those of us who have nothing but those of us who wish for more who are poor. For many of us in the Western world, poverty is a state of mind and spirit. **Discontentment comes from deciding that what God has given us isn't enough.** It's a way of thinking that says, *Ha! God must have been lying when he told me*

that he would never forsake me and that he'd always provide for my needs (Hebrews 13:5; Matthew 6:32-33).

But contentment can be yours if you are willing to Unstuff yourself. When you do, you take away the power of stuff in your life—the power that encourages you to become disgruntled and irritable when you don't get what you want or what you think you need. Contentment is not necessarily a matter of having exactly what you asked for but appreciating just what you have. You have wealth in your life that is just waiting to be uncovered, and it won't require a raise in salary or a higher credit score, but a choice—***A CHOICE TO MAKE STUFF UNIMPORTANT AND TO MAKE GOD ALL-IMPORTANT.***

Reason #8: *to gain self-control*

“Be earnest and disciplined in your prayers.” 1 PETER 4:7

DO YOU LACK SELF-CONTROL?

When you have the chance to eat your favorite food, do you eat until it's all gone or until you're full?

When you are upset, hurt, or angry, do you impulsively let people know it?

When you are exhausted, do you have a pastime or practice you credit with renewing your strength?

When you are tempted, do you have an escape plan?

When you have to do something you don't want to do or want to do but have trouble following through on, do you put it off as long as possible?

When you really want to do something that's bad for you, do you rationalize that it's okay to do it just this once?

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Is there any area in your life where you lack self-control? Since self-control, or the lack thereof, has to do with stuff—buying and not buying, eating and not eating, drinking and not drinking, spending and not spending—it stands to reason that Unstuffing has some kind of effect on self-control. Practice self-control, and you gain more self-control. It's like weight lifting: the more you lift, the more you're able to lift.

When you Unstuff, you give yourself a chance to practice self-control, and each area of your life that you Unstuff is gradually transformed.

Reason #9: *to become a giver*

“Clean the inside by giving gifts to the poor, and you will be clean all over.” LUKE 11:41

One of the things about stuff is that it can make you feel unclean, bloated, and, well, overstuffed. But Jesus offers a recipe for cleaning yourself up in Luke 11:41. The action takes place when the Pharisees invite Jesus to dine with them. They are aghast when he doesn't perform the ceremonial washing before he eats, which was Jewish custom. In response to their disdain, he points out how obsessed people can be about looking good on the outside when the inside is really what matters. He goes on to say that the way to clean up the inside is simply this: “Clean the inside by giving gifts to the poor, and you will be clean all over.” Part of the Unstuffing process includes throwing out and selling, but it also includes cleaning up your life by giving. When you spend less on yourself, you have more to spend on those in need. When you downsize your stuff, you have the chance to upsize someone less fortunate. As pastor **Ray Ortlund Jr. frequently challenges his congregation, we are to think of our abundance as the debt**

we owe to those who are in need. Proverbs 3:27 (ESV) says, “Do not withhold good from those to whom it is due, when it is in your power to do it.” An alternate translation of the Hebrew renders it this way: “Do not withhold good from its owners. . . .”

In other words, **if we have abundance of something—whether it’s talent, material possessions, money, or time—we’re not really the ones who own it.** In God’s eyes, its owners are those in need of it. Giving is a characteristic of holiness and of God himself, who didn’t hold anything back from his children, not even the life of his Son.

Giving is valuable not only to the recipient but to the giver as well, because giving gets you outside of yourself and puts your thoughts on the things of God and the needs of his children. ***WHEN YOU GIVE, GOD TAKES THOSE THINGS YOU’VE BEEN GIVEN AND INCREASES THEIR VALUE.*** If you are controlled by fear and think you won’t have enough left for yourself if you give first, then it’s time to Unstuff—to get to the heart of the matter and open yourself up to the work of God in your life.

When we are willing to empty ourselves, to give beyond what’s comfortable, we are available to be filled with what only God can give. Then we will be able to say, as David said, “My cup overflows with blessings” (Psalm 23:5).

Reason #10: *to love*

“Christ’s love controls us.” 2 CORINTHIANS 5:14

Andrew Murray put it like this: ***“THE ABUNDANT LIFE . . . IS NOTHING LESS THAN THE FULL JESUS HAVING THE FULL MASTERY OVER OUR ENTIRE BEING, THROUGH THE POWER OF THE HOLY SPIRIT.”*** Unless Jesus has full mastery over you and all your stuff, you cannot say that Christ’s love controls you. If there is stuff in

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your life that isn't under your control or the control of Jesus himself, you cannot say that Christ's love controls you.

Since God is the author and instructor of love, we know that we can only truly love when Christ's love controls us. In 2 Corinthians 5:14-15, Paul says, "Since we believe that Christ died for all, we also believe that we have all died to our old life. He died for everyone so that those who receive his new life will no longer live for themselves. Instead, they will live for Christ, who died and was raised for them." **Unstuffing teaches us to stop living for ourselves and to love others the way Christ loves them.** If we want more Christ in our lives, more of his love, then we must be willing to Unstuff the areas that are overstuffed.

Reason #11: *to grow your faith*

"Because of their unbelief, he couldn't do any miracles among them except to place his hands on a few sick people and heal them. And he was amazed at their unbelief."

MARK 6:5-6

In what areas do you lack faith? Is there a part of you, maybe even a secret part, where you don't trust God? In our search for a shortcut or an easier path to faith, a lot of times we look for stuff to provide the same results as genuine faith. And sometimes it does a decent job for a time—until it is taken away, ruined, or lost. Then its value to us is gone, and where does that leave us? ***When the faith that should be in God is placed elsewhere, our doubts about his ability to provide and protect begin to infiltrate our hearts.*** But when you practice Unstuffing and letting go of stuff's grip in your heart and soul, your faith grows in ways you could never have imagined.

Your Stuff List

Before we dive into the rest of the book, let's all take a quick inventory of stuff.

Lack or Abundance?

In the first column, write all the stuff you lack in your life. Write all the stuff you have an abundance of in the abundance column. After you make your lists, go back through each entry and write whether each is a godly thing (G) or an earthly thing (E).

Stuff I Lack	G or E	Stuff I Have in Abundance	G or E

After you complete the exercise, take a bird's-eye look at all your stuff and especially at the difference between what you have and what you want to have. **Look closely at all the earthly things and ask yourself why you want more of each one.** What are the spiritual or emotional ramifications of those desires? Then look at all the godly desires and see if there is a conflict with your earthly desires that is keeping you from achieving them.

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The truth is that you can have some of the stuff some of the time, but you can't have all of the stuff all of the time. And the more stuff there is in your life, the less room for what really matters.

some final stuff

If you were truly free of all worry and concern for the stuff in your life, what do you think your life would look like? Would you find more time for long walks, for naps with the one you love, or for quiet moments of worship with your God? **STUFF THAT ENCUMBERS YOU AND DOESN'T BRING YOU CLOSER TO THE ONE WHO CREATED YOU NEEDS TO BE UNSTUFFED.** Unstuffing doesn't mean getting rid of everything you own and living a monastic life. It isn't about cruel deprivation of yourself and your family. The empty life isn't necessarily the fuller life. So Unstuffing doesn't have to do with getting rid of it all, but it does have to do with changing your relationship with stuff. For some it might mean selling everything you own and moving into a single-wide. For others it might mean reassessing what you have and finding out how it could benefit others around you.

Or you might be like the family in the film *The Blind Side*. This story, based on the life of pro football player Michael Oher and his adoptive family, is an amazing example of how your "much" can be used to move others from nothing to everything. In the story, the Tuohy family brings a homeless teenager to live in their home in an extraordinary act of compassion and love. Michael had been taken from his drug-addicted mother at the age of seven and moved from foster family to foster family until as a teenager he found himself alone and living on the street. He had received a scholarship to a Christian school in Memphis based on his athletic ability, but that only gave him a place to stay during the day—at night he was still

on his own. But when the Tuohy family found him wandering the streets, they invited him home with them. From there they clothed him, gave him a place to belong, made him part of their family, and fought for him when the system seemed set on bringing him down. This amazing boy, neglected for so many years, began to flourish. In one especially amazing scene he tells Leigh Anne Tuohy, “I’ve never had one before.” “What, a room to yourself?” she asks. “A bed,” he replies. But the most unexpected and touching part about the Michael Oher story isn’t the generous acts of his adoptive family but the relationship between them and **how much it impacted not only the abandoned child but also *the family who reached out to him.***

When we give, we get more than we ever imagined.

It isn’t a measurable return, like money or gold, but an unfathomable return that offers us a life that is rich and satisfying, just as God intended.

In a recent conversation with our four-year-old daughter, we heard these words from her: ***“I DO WHAT DIFFERENT DOES.”*** It was an interesting turn of phrase from such a young mind, and it got us thinking. If normal is acquisition, consumption, and unease at our own need for more, then isn’t it best to be different? “Normal” carries with it debt, worry, stress, and isolation, but different takes an alternative view. It sees the need around us rather than within us. It trusts while others panic. It believes while others doubt. It gives while others hoard. So our hope is that you will be willing to do what different does, and we pray that we can shed some light as you take the journey toward Unstuffing your life.

WALLET STUFF

Section One

unstuff.org

The Parable of Three Gardens

Three families each decided to plant a garden. “God has given us this extra space, so to be good stewards, let’s plant a garden,” they all said. So each family planted a beautiful garden. The first family said, “This garden is going to be great for our family. We’ll save so much money on food.” And they had more vegetables than they knew what to do with. They ate some, froze some, and canned some. But still there was more in the garden. So they looked out at all they had left and said, “God has given us such an abundance! We have more than we need, and we saved so much money.” And they thanked the Lord.

The second family grew a garden with just as much produce—and more. When they had eaten all they could, frozen some, and canned some, they decided to gather all the extra into boxes and put it out in front of the house with a sign saying “Free for all.” *Our abundance can become the abundance of others*, they thought.

The third family had just as fertile a garden, and when they had eaten all they could, frozen some, and canned some, they said, “Look at all that’s left! It’s enough to feed a lot more people, and I bet our neighbors have just as much surplus.” And so this family went around to everyone in the neighborhood who had a garden and asked if they could collect their surplus for a local food bank that helped those in need. “Rather than let all this food go to waste,

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why don't we give the abundance God has given us to others who have not seen so much?"

The first family took advantage of space, and in doing so, they took care of their family as good stewards of what God had given them. The second family not only took care of their own finances and family but also helped others in the neighborhood. And the third family provided for even more in need by finding ways to give out of their abundance.



“All too quickly the message is crowded out by the worries of this life, the lure of wealth, and the desire for other things, so no fruit is produced.” MARK 4:19

“The love of money is the root of all kinds of evil. And some people, craving money, have wandered from the true faith and pierced themselves with many sorrows.” 1 TIMOTHY 6:10

Most of the time we think of *stuff* as the things we buy and then consume or accumulate. But there are those who make money itself stuff. Usually we think of the fat cats on Wall Street or people named Scrooge when we think of obsession with money. But this inordinate love for cash isn't limited to the rich. It also affects middle-class Christians, making it too painful for us to give away our money to charitable causes or to the church. It can lead a family who could make it financially on one income to feel compelled to have both parents work full-time. However, **money was never meant to garner such affection, to become an idol or a passion.** If you love money, then you have found a sign that your life needs to be Unstuffed.

The opportunity to Unstuff is the opportunity to

clear out whatever has come between you and God. If there is a part of you that is distracted, wandering, or distant from him, chances are it's because of your stuff. And wallet stuff is one of the biggest culprits keeping us focused on this world and all its charms instead of on what's really important.

Maybe you know them—the Joneses. They are an imaginary family that lives next door or just down the street from you. They are the ones with the bigger house, the nicer car, and the better life. They laugh a lot, travel a lot, buy a lot, and do a lot. There seems to be no end to their success and happiness. They have it made—or at least they have it more made than you, and you want some of what they've got. **Keeping up with the Joneses is a daunting task though.** Their life seems so magical, so perfect that you never seem to get anywhere near it. By comparison, you are stressed out, exhausted, living from paycheck to paycheck, and never able to get ahead. You might manage to accumulate something comparable to what the Joneses have, and even if it's a cheaper knockoff from Target or Walmart, at least you've got a simulation of luxury. But the more you collect and the harder you work, the more bloated and sluggish your life starts to feel. You only get more stressed out, and you begin to realize that what you thought would bring you happiness is really nothing but wood, fabric, metal, and brick.

Deep inside, most of us are certain that other people have it better than we do. As King Solomon in all his wisdom put it, ***“MOST PEOPLE ARE MOTIVATED TO SUCCESS BECAUSE THEY ENVY THEIR NEIGHBORS. BUT THIS, TOO, IS MEANINGLESS—LIKE CHASING THE WIND”*** (Ecclesiastes 4:4). As human beings, we tend to examine the external evidence to determine other people's happiness and figure that if we could surround ourselves with the same stuff they have, we could be as happy and successful as they are. And so we purchase. We accumulate. We

pay out in hopes of gaining a return, and that return is our much-hoped-for happiness, comfort, and peace. In Mark 4, Jesus talks about this concept of keeping up with the Joneses in the parable of the farmer sowing seeds in different soils. He tells his listeners that there are thorns that choke out his message of true hope. Those thorns, as he puts it, are “the worries of this life, the lure

Hayley

I know the sensation of getting choked by wallet stuff all too well. See, I’m a shopaholic—a recovering one, but once a shopaholic, always a shopaholic. In other words, I’m addicted to what we call stuffing—gathering stuff and bringing it into our home/life with the goal of making myself happy. The high I get from finding the perfect this or that is unparalleled. There is this dream, this little play that starts to take place in my mind as I hold all my “finds” close to my chest and walk toward the checkout. It feels like all is well in life—or soon will be. In my mind, owning this particular item will mean that I have arrived at my destination of the perfect life, or at least I’ll be one step closer.

But a funny thing happens on the way to perfection, and that is the realization that purchasing stuff is like driving off a car lot: whatever you buy decreases in not just actual value but emotional value by at least 50 percent as soon as it becomes something you own instead of something you want. Sure, that thing might have value in that it meets a need or brings you some measure of joy, but over time that joy diminishes. The cushions wear out and start sagging, the color goes out of style, the model becomes outdated when the next generation comes out six months later. Your high goes out the door, and suddenly you need something else to give you another high.

of wealth, and the desire for other things” (verse 19). In other words, stuff. Stuff makes some big promises; it draws us in like a seasoned seducer of the heart. And so we pursue it with all our energy, sure it will give us all it says it will. But true fulfillment never follows.

We’ve done it all, we’ve bought it all, **we’ve given in to the urge to splurge**. We’ve enjoyed it for a time and then said, “Isn’t it time to replace that?” Or “I’m so sick of that color.” There was a time when a family would furnish a house once or buy one car, and then they were done. There were no upgrades that needed to be made. The furniture was going to last as long as they did; the car was going to be the only car they needed (hey, cars used to only come in black!), and life could be set on things other than accumulation. But now technology has advanced, stuff has become more disposable, merchandise gets better marketing hooks, and we’re bombarded by news about sale prices. Our family is not immune to this condition. We have been known to buy a new couch every three or four years, not out of greed but out of “necessity”—the “need” to redecorate or keep up with the Joneses or take advantage of a good deal. We confess that at the beginning of this book project, we owned five cars (for three drivers—the two of us plus Hayley’s mom), one motor home, and five TVs. So we’re not writing this book from the perspective of people who can’t hold a job so they are forced to embrace a monastic lifestyle. We know what it’s like to be stuffers. As of late, however, we have been assessing our stuff in an attempt to determine not only its value but its destructiveness.

Yep, ***we understand stuffing***. But it’s because we understand it so well that we are writing this book. Wallet stuff is all about consumption and trying to use things to bring us happiness. When we look to things to provide what only God himself can produce in us (Galatians 5:22-23), we make a big mistake.

Hayley

A couple of years ago I began to have the nagging feeling of overstuffing, or stuffication, as I call it. One day I looked in my closet and felt sick. All those beautiful clothes that had once given me such a high were now not only boring but out of fashion and ugly. *What was I thinking?* I asked myself. My closet was bloated, spewing out blouses and jackets. My floor was covered with enough shoes to last me—and my five best friends—a lifetime, and I still could never find anything to wear. There was never “a place for everything and everything in its place” because all the places were too full. And at that point I said, “Enough!” And so I got radical. Now you might not want to try this at home, but this is what Michael and I did: we decided to give away, sell, or throw out ten things a day, every day. Sound impossible? Well, we did too, but it wasn’t. This went on for an entire month, and still there was more stuff. It was a wake-up call to realize just how much we consume.

Reading the Signs

You may have never given your stuffing a second thought, but it just may be the cause of your spiritual malaise or the distance you feel from God.

When you get sick, do you ever try to figure out what’s wrong with you by using one of those online health sites? You fill in your symptoms and hit Go, and then you wait to see all the things that could possibly be wrong with you. These sites can’t know for sure the cause of your symptoms, but at least they give you a place to start. So you look through all the illnesses to see which one seems to fit your current condition. And based on that information, you can usually make some kind of a guess that at least helps you determine if you need to go to the doctor, the drugstore, or the mortuary.

Michael

I recently noticed that I have a Best Buy stockroom in our basement, which is also home to the offices of our company, Hungry Planet. There's almost one thousand square feet of office space filled with laptops, video equipment, and audio equipment, all gathering dust in the graveyard of someone who's a tech reviewer and early adopter. And while this technology had once been useful in helping me keep up with the trends and habits of the wired generation we write for, all the excess was starting to make me sick. And so I started to trash, sell, and give away my stockpile of gadgets and tech stuff. In fact, when an author Hayley and I really didn't know that well complained over Facebook that her laptop was failing at the worst time, we sent her one. I was beginning to find a way to redirect my stuffing impulse and channel it to bless someone else instead.

WAYS TO TELL IF YOU USE SHOPPING AS THERAPY

Do you ever buy more than will meet your basic needs?

Do you feel like your home is cluttered?

Do you run out of places to put things?

When a big-ticket item breaks, do you buy a new one rather than having it repaired?

Are you in debt?

Do you live paycheck to paycheck?

Are you a shopaholic?

Do you carry a balance on more than one credit card?

If you answered yes to one or more of these questions, then you have a stuffing problem. If your life is feeling the effects of wallet stuff, then it's time to Unstuff.

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Well, when it comes to wallet stuff, you can make the same kind of discovery about yourself. **This book will offer a list of symptoms or signs to examine.** If any of these resonate with you, don't look at it as a bad thing but as a red flag to clean up your life and the stuff that comes between you and God. No one can Unstuff your life for you. Each of us has to take a sober look at ourselves to see what kinds of things entangle us to the point that we're barely keeping our nostrils above water.

WALLET STUFF CAN BE SOME OF THE MOST QUANTIFIABLE AND OBVIOUSLY OPPRESSIVE STUFF IN OUR LIVES. And that's good news, because spotting it is the first step toward becoming free from it. But that doesn't mean it isn't going to hurt. Some of the symptoms of wallet stuff can be ugly when viewed in the bright light of day, but we can't let our feelings of disgust dissuade us from a richer and more satisfying life.

1: Never Enough Stuff

“Not he who has little, but he who wishes for more, is poor.”

—SENECA

Webster's dictionary defines **envy** as **“a painful or resentful awareness of an advantage enjoyed by another joined with a desire to possess the same advantage.”**

Have you ever been painfully aware of the advantage of someone around you? Have you ever wanted what they had? Have you ever said to yourself, *I just want _____—is that so much to ask?* Envy is a cruel emotion that entices us to compare ourselves with others and, in doing so, to decide that somehow our lot is second-rate. Envy is also a liar—it tells us that whatever we don't have is better than what we do have. But the trick is as soon as we have it, it's no longer enviable and therefore no

longer as desirable. So envy is never satisfied; it only grows the more it's fed.

No one is immune to the temptation of envy. **It's human to want more than you have**—especially when you see someone else with what you don't have. You see envy even in small children, who scream, “That’s no fair!” when they see another kid getting more than they got.

Envy isn't a new thing either. Jesus spoke about it in the parable of the day laborers (Matthew 20:1-16), when those who worked the whole day screamed about getting paid the same as the guys who had only worked one hour. “Not fair!” they said. “We want to work less and get paid the same, or if we work more, we should get paid for it.”

But **ENVY ISN'T SO MUCH ABOUT ACCUSING THE PERSON WITH MORE BUT ABOUT POINTING THE FINGER AT GOD, WHO GAVE IT TO THEM.** Whether we are conscious of it or not, any time we envy what someone else has, we are like the day laborer, calling God an unfair employer. If we embrace the reality of a God who is all-powerful (Luke 1:37), who determines our steps (Proverbs 16:9), and who gives all good and perfect gifts (James 1:17), then we have to accept that he is the one responsible for our lot and the lot of the Joneses. And there are a few things we have to ask ourselves here: Do we really believe that God desires good things for us? Would we want any more than what God considers best for us? Can't we be content with God's best?



Envy leads to more stuff. Volunteer at a homeless shelter to help others and kill envy at the same time. #Unstuff

When we envy other people, our stuffing goes up and our sense of contentment goes down. **The problem with our fascination**

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with stuff is that we never get enough (Ecclesiastes 1:8). But when we take our eyes off our lack and put them on God's fullness, envy fades away. When we start to thank God for what he has given as well as what he has not given, envy becomes a thing of the past. We have to ask ourselves, Is stuff really what makes us happy? Or is there something more? Do we need more stuff . . . or more of him who created it?

2: Can't Pay the Bills

“The only reason a great many American families don't own an elephant is that they have never been offered an elephant for a dollar down and easy weekly payments.”

—MAD MAGAZINE

Did you know that, according to bankrate.com, 72 percent of Americans think that debt is just a part of life, next to impossible to avoid? This mind-set is reflected by the fact that ***the total consumer debt in the United States is almost \$2.5 trillion***. Based on the latest census statistics, that works out to be nearly \$8,100 in debt for every man, woman, and child in the nation.² Our debt load is a direct result of our love affair with stuff. Debt is amassed when we want more than we can afford, when we spend more than we make, when we think we “need” what we can't pay for. The modern notion that if we can't afford it, just charge it has been one of the grossest lies of the past century. Credit enslaves borrowers through momentary envy, greed, and self-worship (Proverbs 22:7). It promises a quick fix to our wants and our sufferings, and in a sense it offers us a false way around God's providence. It claims to give us control of our destiny when in reality we should be surrendering that to God.

Debt always gets in the way between us and God. **Debt makes us slaves to the amount we owe and the people we owe it to.** It can lead to stress, worry, lies, cheating, stealing, arguments, and overwork. When we take on debt, we're saying we want more than what God has allotted for us, and we go against his command to "owe nothing to anyone" (Romans 13:8).

Of course there may be times when we are destitute and in dire need of assistance from others in the faith community. And we can't get down on ourselves if borrowing is the only way we can keep food in our stomachs. God's Word even commands us to lend to people who are in need: "Give to those who ask, and don't turn away from those who want to borrow" (Matthew 5:42). Lending isn't a sin; it can be a gift. That means borrowing, in certain situations, is okay too. But that doesn't give us carte blanche to borrow whenever the need (or want) arises. The Bible also tells us to turn the other cheek when someone slaps us (Matthew 5:39), but that doesn't give the slapper the green light to keep on slapping. ***IN THE BIBLE, LENDING IS ENCOURAGED FOR THE BENEFIT OF THE GIVER***, who gives to supply a need and to honor God, not for the sake of the borrower. We will never gain more of what we need by accumulating debt.

DEBT LOAD INVENTORY

Do you carry credit card balances month-to-month, year-to-year?

Do you ever find yourself saying things like, "I'll just pay it off at the end of the month"?

When you're considering a purchase, do you worry that if you don't get it now it will be gone?

Do you rationalize a large impulse buy by saying, "I can afford the payments"?

When we make excuses for our purchases, we betray our addiction to stuff. Stuff may make us feel good for a time, but we will still receive the bill. And then the stuff doesn't look so good. How many of us have credit card debt that is so old we've already used up, broken, or thrown away the stuff we're still trying to pay off? Debt is like worry: it gives you something to do (or buy), but it doesn't get you anywhere but off track.



Refuse to “get 10% off today” by opening a new credit card. Credit just makes it easier to buy more than you need or can afford.
#Unstuff

3: Overworked

“As soon as you begin to live the life of faith in God, fascinating and luxurious prospects will open up before you, and these things are yours by right; but if you are living the life of faith you will exercise your right to waive your rights, and let God choose for you.” —OSWALD CHAMBERS

If you're feeling overworked, there's a good chance it's a sign of stuffing. The constant need for more keeps us in chains to our income. The more stuff we accumulate, the more bills there are to be paid and the more we have to work. The first thing to ask yourself to diagnose this problem is if your work comes between you and God. There is nothing inherently wrong with working hard—work is a gift from God, and it shouldn't be avoided. But even God's gifts can become a curse, and if hard work leads to sin, it has gone from gift to god.

The sin of overwork is seen in things like worry,

fear, anger, bitterness, lack of time for God, lack of time for family, and lack of time for rest. The big problem with being overworked is that it has the tendency to force us to put a job at the top of the list. Since the top of the list should be reserved for God alone, that makes work a little god.

When someone is a slave, that person is forced to work with no choice in the matter. When we become enslaved to our work, ***WE ARE ESSENTIALLY GIVING CONTROL TO THAT WORK, MAKING IT OUR MASTER AND OUR GOD.*** If our lives are too full of work to be devoted to God, how can we expect to find true joy? If you are feeling overworked, it's time to ask yourself why. In some cases, people have to work long hours at multiple jobs to provide for their families. But more often overwork comes as a result of believing a lie about life on this earth. Do you think work will provide you with recognition, power, or the means to acquire what will make you happy? What lie have you believed about your powerlessness to change your lot in life?

Men are particularly susceptible to being overworked, largely because of their provision muscle. **Men are wired to provide**—it makes them tick—and if the women they provide for require more stuff, men are driven to do whatever they can to make that possible. But no woman does her faith or her man a service by wanting more stuff. And no man does his God or his wife a service by believing that more stuff is what God wants him to provide.

IS WORK A PROBLEM FOR YOU?

If someone looked at your daily routine, would they say you have more reliance on yourself or on God?

In everything, if we let our work be for God rather than our own accumulation, our lives and work will bring joy rather than strain and fatigue.



Put work cell phones and laptops in a basket a couple hours a night, untouchable, while you spend time with family/friends. #Unstuff

4: Stressed

Stress is an unavoidable part of adulthood . . . right? Stress typically comes when we are experiencing a situation where more is required of us than we think we can give, and most of us just assume that's the way life is. We stress when we have a project due that seems undoable, when we have a bill to pay that seems unpayable, when we have a lifestyle to sustain that seems unsustainable. When we stress, we let a certain thing or situation—a stressor—become more powerful and controlling than our devotion to God. Stress can be a sin on several levels. For one thing, it silently destroys God's temple, your body (1 Corinthians 6:19-20). And giving in to stress essentially means you're calling God a liar (Matthew 6:25-32; Philippians 4:6-7). ***Stress results from our assumption that God isn't enough so we have to take up the slack.*** Stress focuses on the need for salvation instead of on the Savior. It is the result of a life that hasn't focused itself on things above but on things within.

Maybe it seems surprising that there's any correlation between stuff and stress. But **stress is actually a symptom of stuffing.** The more we give in to our desire for stuff, the more we have to do to maintain the high stuff gives us. It's like feeding a bad habit: the more we do the thing, the more it demands from us. And the more stuff we own, the more time and effort it requires of us. The car payments have to be made, the security alarm needs to be

Michael

When we got married, one of our favorite new rituals was going grocery shopping together. But soon I noticed a slightly disturbing pattern in Hayley: every time we went to the store, she would buy a couple of cans of green beans. “Don’t we already have green beans?” I would ask. Hayley would respond, “I’m not sure, but I want to be safe.” Even when we got home and there were six cans of green beans ready to greet the two newest members of our cupboard family, Hayley defended herself. “It’s not that many!” When I pointed out that we lived one mile from the store and I could always get more if we ran out, we discovered a little pattern of stuff that was causing stress in Hayley’s life. It came from the fear of not having enough for a rainy day. The fear of disaster (Proverbs 3:25-26) was the root of Hayley’s stressful shopping practices.

monitored, the computer needs to be fixed. And so it goes that the more stuff we accumulate, the more of us it demands.

The continual monitoring, cleaning, protecting, storing, straightening, and upgrading of stuff leads to all kinds of stress-induced emotional ills. Some of these include anxiety, anger, depression, irritability, frustration, and overreaction to problems.

“You need not be afraid of sudden disaster or the destruction that comes upon the wicked, for the LORD is your security. He will keep your foot from being caught in a trap.” PROVERBS 3:25-26

The truth is that ***TOO MUCH STUFF CAN LEAD TO TOO MUCH STRESS***. But thankfully, stress is avoidable. Stress might confront us, but it is possible to respond to it, like all temptation, with truth. When we start believing that we can live on less, not more, we can

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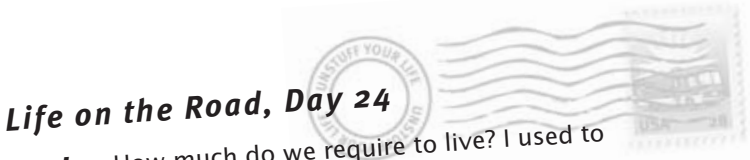
be set free from the pressures and stresses that keep us slaves to managing all our stuff.



Stress surrounds stuff. ID one thing that stresses you out and see if you can limit it, cancel it, or give it away. #Unstuff

5: Too Much Junk

Owning so much that it goes to waste is another symptom of stuffing. The more we bring into our lives, the more we tend to waste. When stuff is rare, we hold it in high regard. But when it bloats us and overfills us, it simply isn't very valuable anymore. An impoverished child would never have to be told to eat what's on the plate or be punished for giving part of a meal to the dog. We waste when we have an overabundance.



Life on the Road, Day 24

Hayley: How much do we require to live? I used to think I needed much more than I do now. There was a time I thought I required certain stuff to live—stuff that was really luxury, now that I look at it. Today we talked to several women living on the streets in Denver. And it hit me: has my luxury contributed to their poverty? Why would I spend money on entertainment or extravagance when that same money could clothe or even shelter another human being? My soul feels ugly to me today.

So is waste such a bad thing? Some would say it's just the normal result of having plenty. But a more biblical approach would take exception to that philosophy. ***Our abundance was never meant to be wasted or thrown in the garbage heap, but to be used wisely.*** Think about the parable of the three servants with the bags of silver (Matthew 25:14-30). The master left three men with money he wanted a return on. He didn't want them to waste what they had been given but to invest it and make more. Two of the servants doubled their money with their investments, but the third simply sat on the money and gained nothing in return.

Now consider your abundance, however small or great it may be. Could you do something to make it grow? Could it be worth more to the Kingdom going to someone else, or is waste really the best option? To put it in more practical terms, if we have twenty pairs of shoes in our closets, how many of those go to waste? And are there other people who could benefit from a new pair of shoes? Or if we have extra food, how much of it could we share with those who need it more than we do? Jesus put it like this: "To those who use well what they are given, even more will be given, and they will have an abundance. But from those who do nothing, even what little they have will be taken away" (Matthew 25:29). His admonishment is to use well what we have been given. **A thing wasted is not a thing used well.**

WAYS TO TELL IF YOU HAVE TOO MUCH JUNK

- Do you find rotten fruit and vegetables stuffed in the back of the fridge?
- Do the boxes on your pantry shelves expire before you eat them?
- Do you have clothes in your closet you haven't worn in years?
- Is your garage stashed with odds and ends that you'll probably never use?

UNSTUFF

If you survey your life and see large areas of waste, then something has to be done. Waste fails to see the value of the gifts of God and instead treats them like a spoiled child's toys, mishandled and taken for granted.



A rich man wanted 2 follow Jesus. Jesus said, "Sell it all," but the man didn't. R there things u couldn't part with for Christ? #Unstuff

6: Shopping as Therapy

"I always say shopping is cheaper than a psychiatrist."

—TAMMY FAYE BAKKER

RETAIL THERAPY, ALSO KNOWN AS SHOPPING, IS ABOUT LOOKING FOR COMFORT AND MEDICATION THROUGH THE PURCHASE OF GOODS AND SERVICES. Okay, time for a little self-reflection: do you get some relief or even a sort of high from making a purchase? Though stuff can bring pleasure, it was never meant to be our healer, comforter, or provider. When we look to stuff or the purchase of stuff to meet our emotional needs, we sure aren't looking to God to be our healer and provider. In effect, then, stuff replaces God—if only for a moment—and then all hell breaks loose.

Shopping therapy isn't really therapy at all—it only numbs or hides the problem. It gives the shopper another fix, which might feel like healing temporarily, although it's anything but. Shopping drives the stuff addict deeper into the habit. There is a certain release that comes to the purchaser's heart when she walks through her favorite store picking up items that will soon

be hers. Just as runners' bodies become filled with endorphins as they race down the street, so the shopper's body experiences a high as she races through the racks. It's magical. The smells, the sights, and the ecstasy of buying something new presses us to buy more, shop more, want more. Unfortunately, the high we come home with never lasts for long. Soon the stuff gets old and we want new stuff.

Maybe you aren't a traditional shopping addict, and you think you're off the hook. But ***even super frugal buyers can have their own style of retail therapy***. You might clip coupons, get amazing deals, and never pay full price. Maybe you can relate to comedian Rita Rudner, who said, "Buying something on sale is a very special feeling. In fact, the less I pay for something, the more it is worth to me. I have a dress that I paid so little for that I am afraid to wear it. I could spill something on it, and then how would I replace it for that amount of money?" The feeling you get from a great deal can be just as powerful as the feeling the shopaholic gets from paying full price. While purchasing wisely is a good thing, when it becomes an obsession, it's a red flag.

Shopping therapy might soothe your nerves for a moment, but the net result is just more stress, debt, and strife. If shopping therapy is your remedy of choice for those hard and trying days, then it's time to kill the part of you that relies too heavily on stuff. It's time to Unstuff. Oswald Chambers said it well: **"Never nourish an experience which has not God as its Source, and faith in God as its result. If you do, your experience is anti-Christian, no matter what visions you may have had."**

"God is our merciful Father and the source of all comfort."

2 CORINTHIANS 1:3



Want to break your habit of shopping as therapy? Go to the mall, sit on a bench in front of your fav store, and pray for ppl u see. #Unstuff

7: Highfalutinism

“Where riches hold the dominion of the heart, God has lost His authority.” —JOHN CALVIN

This section is one that’s going to make a lot of people mad. **LUXURY**—or highfalutinism, as we call it—**can often be a symptom of too much stuffing**. The truth is that very little stuff is required for life. Human life can be sustained with a few basic elements: adequate food, water, and shelter. Anything above that should be considered a luxury, and though luxury isn’t a sin, our notion that luxury is a requirement for happiness is. There is no requirement for happiness other than the will to be happy. This is evidenced in the

WARNING SIGNS YOU MIGHT BE SUFFERING FROM HIGHFALUTINISM

- Do you think comfort is a necessity?
- Do you travel first-class?
- Do you eat at all the best places?
- Do you always have the latest technological gadget?
- Are you a clothes-label snob?
- Does your coffee have to come with a brand name (like Fourbucks)?

command in James 1:2: “When troubles come your way, consider it an opportunity for great joy.”

While he walked this earth, Jesus owned little—in fact, he was more often than not homeless and penniless. This homeless man was very fond of telling people that they needed to die to themselves and turn their lives over to him. His life was far from a life of luxury, so what does that mean for us? Is luxury unbiblical? Perhaps not, but it is crucial for each of us to ask ourselves how we look at stuff, especially luxuries. ***One of the ways we continue to die to self, as Christ commands (Matthew 10:38-39), is by dying to our need to please ourselves.*** Self-pleasing was never Jesus’ aim, and should never be the aim of his followers, either (Luke 9:23). But how many of us expend inordinate amounts of energy trying to fill our own happiness tanks? And what is luxury if not an attempt to self-please?

If luxury is our obsession, if it is the predominant characteristic of our lives, then we need to consider whether stuff has jumped into the front seat, ahead of even the God we say we serve.

On the pages of Scripture, Jesus is recorded only a few times as asking people to give up everything they owned: the rich man (Luke 18:18-25) and his own disciples (Luke 9:3, 57-62; 14:33). He may or may not be asking you to do the same, but he is certainly asking each of us to meet the needs of others. And **where the pursuit of luxury impedes our ability to give, we have a problem.** In the Bible we are given this bit of direction: “Give in proportion to what you have. Whatever you give is acceptable if you give it eagerly. And give according to what you have, not what you don’t have. Of course, I don’t mean your giving should make life easy for others and hard for yourselves. I only mean that there should be some equality” (2 Corinthians 8:11-13). Equality. Wow, that sounds radical. But at the heart of it is the spirit of love. If we have enough to indulge ourselves with luxury, don’t we have enough to share

UNSTUFF

with those in need? That’s the Christian spirit—one that thinks more highly of others and considers their needs as important as our own, if not more important.



Are nice things a “need” for u? Take 1 expensive item and give it away, then find a replacement at a thrift store. #Unstuff


“Be humble, thinking of others as better than yourselves. Don’t look out only for your own interests, but take an interest in others, too. You must have the same attitude that Christ Jesus had. Though he was God, he did not think of equality with God as something to cling to. Instead, he gave up his divine privileges; he took the humble position of a slave and was born as a human being. When he appeared in human form, he humbled himself in obedience to God and died a criminal’s death on a cross.” PHILIPPIANS 2:3-8

If we are being honest with ourselves about our faith, we have to take a long, hard look at the luxury in our lives compared to the lack in the lives of others. After all, Christ is our model. What more can you do to die to self, to serve the greater need, and to humble yourself like your Savior? Whatever you do, ***DON’T LET IT BE SAID OF YOU*** when you die **that “you have spent your years on earth in luxury, satisfying your every desire.** You have fattened yourselves for the day of slaughter” (James 5:5). Consider the opportunity to Unstuff your life for the sake of others your true luxury.

“One of the ways of manifesting and maintaining the crucifixion of the flesh is never to use money to gratify it.”

—ANDREW MURRAY

Life on the Road, Day 26



Michael: We're in Denver, Colorado. Work is going well, and we decided to treat ourselves to a nice dinner as a change from mac and cheese. The food was amazing, but something wasn't quite right the whole dinner. I couldn't fully enjoy it, and I didn't know why. Then the bill came. Almost a hundred and twenty bucks. I looked up at Hayley and said, "We just ate twenty-four Subway footlong sandwiches." She instantly tracked with me and said, "Things are never going to be the same for us."

8: A Cluttered Life

The average North American consumes ten times as much as the average person living in China and thirty times as much as the average person living in India.

It doesn't take a lot of money or finery to have too much. The production of stuff is the primary function of most of the world. We could have a house full of stuff without even giving it much effort. In fact, just bring in the mail every day and see how long it takes to have a house full of stuff. Did you know that the U.S. Postal Service delivers more than 100 billion pieces of junk mail every year?³

We have a friend whose grandma has a problem with stuff. She collects it, all of it. Her house is nothing but a maze of junk that you have to squeeze through in order to enter. Magazines, newspapers, and junk mail piled up as high as your shoulders line the halls and fill the rooms. ***Her obsession with stuff won't allow her***

Michael

My dad kept the family garage in a condition of perpetual clutter. It was overrun by rarely used tools, broken furniture, and even an old freezer that was full of roadkill he collected for future use in hand-tying flies and lures for fly-fishing. He'd spin their fur and feathers around hooks to make his own "flies." Clutter isn't a good feeling for anybody (especially a kid who just went to the freezer for a popsicle).

to throw any of it away. Maybe she thinks she might need it someday or that it has some future value. Whatever her motivation, now the stuff consumes her rather than her consuming the stuff.

Humans are messy by nature. We have a hard time keeping things in their place, but that doesn't mean we like the mess. We want it all put away neatly, but life doesn't always turn out like we want it to. The truth is that **if we had less stuff, we'd have less mess.** So we need to Unstuff.

CLUTTER CAN BE A SILENT, DESTRUCTIVE FORCE. It doesn't make a sound, but every time we see it, it causes a little more stress. The mess around us can bring us down and make us sluggish, lazy, and even depressed. A lot of people find it hard to think when things are a mess—they feel the need to straighten things up, or they might

ANALYZING YOUR CLUTTER

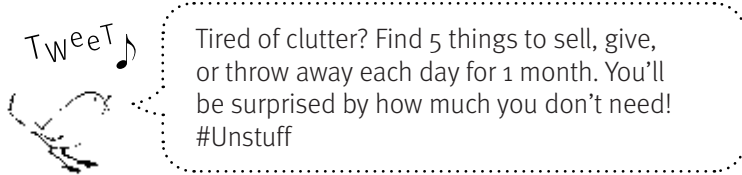
Open up your closet and find an item in the back. When is the last time you used it? In the past week? month? year?

(If your answer is the last year, it's time to get rid of it.)

Are you afraid to get rid of this item? If so, why?

Does this object seem to offer you some kind of better future or present? Will it deliver on this promise?

just feel the oppression of stuff weighing them down. Clutter isn't good for us or for our giving muscle either. In collecting clutter, what we're really doing is hoarding the gifts of God rather than moving them along to someone who could really use them.



9: Failure to Give

“What a wonderful religion Christianity is. It takes money, the very embodiment of the power of sense of this world, with its self-interest, its covetousness, and its pride, and it changes it into an instrument for God’s service and glory.”

—ANDREW MURRAY

The Parable of the Delivery Driver

There once was a delivery driver whose job it was to pick up packages at the warehouse and deliver them to their recipients. Every day he would start up his truck, load it with boxes and envelopes, and drive off . . . home. At home he would pull the truck into the garage, shut the door, and start to unload. Every box and envelope, every package, went onto shelves that lined his huge steel garage. After unloading, he would pick a few packages and take them into his house to open. Then he’d spend the rest of the day going through everyone else’s mail to see what interested him. If he liked something, he would keep it, and if not, he’d just throw it into the Dumpster in the backyard. But most of it he kept, because he liked

it all. Eventually, though, all the shippers of these items contacted the owner of the delivery company. And when the driver's twisted system of hoarding and theft was discovered, he was summarily fired and hauled off to jail.

This story no doubt sounds far-fetched, but it's not so far off from what we often do with the gifts God gives us.

When God gives us something, how do we know it's not meant to be delivered to someone else? God distributes necessities to his people through the hands of other people. Up to now you might not have thought of yourself as a delivery driver, but think about it: how might you deliver for God?

What we're talking about here is an essential but unfortunately reclusive part of the Christian faith known as generosity. If we don't want anything to come between us and God, we need to give this concept some thought. In his letter to Timothy, Paul explains it this way: ***"Tell them to use their money to do good. They should be rich in good works and generous to those in need, always being ready to share with others"*** (1 Timothy 6:18).

When we were little, sharing was a hard concept for all of us. When another kid took our toys, our first and most basic instinct was to scream with all our might, "Mine!" Our parents were quick to tell us we needed to share, and over time, if only reluctantly, most of us learned to give up what was ours and sit by as another enjoyed it. But have we fully embraced the concept? Or are we still holding back much of our stuff, fearful of watching someone else enjoy it? Is it hard for you to imagine giving half of what is yours away for someone else's use? If so, this next command will give you fits. But check it out: "If you have two shirts, give one to the poor. If you have food, share it with those who are hungry" (Luke 3:11). If you have two, give one away. Wow—that's half of what you own, and it's a hard pill to swallow.

The notion of giving away our money and the things we own is classic Christianity. It was a foundational concept that the early church was built on: “All the believers met together in one place and shared everything they had. They sold their property and possessions and shared the money with those in need” (Acts 2:44-45). This kind of radical obedience proves that as children of God we believe the things of this earth are really of little value compared to the riches we have in heaven.

Radical acts of obedience have a sort of intuitive reciprocity inherent in every act. We can see this concept at work in the area of forgiveness, too: “If you forgive those who sin against you, your heavenly Father will forgive you. But if you refuse to forgive others, your Father will not forgive your sins” (Matthew 6:14-15). We get what we give. And that concept repeats itself in the area of generosity: ***“THOSE WHO SHUT THEIR EARS TO THE CRIES OF THE POOR WILL BE IGNORED IN THEIR OWN TIME OF NEED”*** (Proverbs 21:13). As a believer, you—and everything you have—belong to God. So what you do or don’t do with what you have has great significance for your relationship with him. Not that it’s some kind of cosmic karma thing, where you give just so you can get (that would be selfishness, not holiness), but we give so that God might get the glory, knowing full well that he will honor our acts of faith.

When we hear there is an investigation underway to find out if someone in the government overspent or “misallocated funds” in a certain area, is it any real surprise? Why does it seem that money is so easy to spend when it isn’t ours? The notion that money can be used without any regard for who it really belongs to is infuriating to the average taxpayer. Yet **how many times do we take the money and gifts God has given us to serve him and others and use them for ourselves?**



We are born saying “Mine!” Say “Yours” today in an unexpected way by generously giving something to someone in need. #Unstuff

The world cares about what we own, while God cares about how we use what we own. As believers we can be sure that everything we have—our possessions, our supplies, our time, and our energy—is a gift from God, and it’s crucial that we understand the purpose of those gifts. The world around us is obsessed with accumulation, but God is not. After all, Jesus taught that “it is more blessed to give than to receive” (Acts 20:35).

But by our accounting, that paradigm seems completely upside down. **Giving, by its very definition, means having less.** If you have five books and you give away three of them, you are left with only two. So where is the blessing in that? We need a mental shift for this to make sense: blessing is not found in the amount of stuff we surround ourselves with but in the joy we receive from doing the will of God—in the contentment we find in needing less and trusting God with our supply. The blessings of God come to those who find nothing more valuable than doing his will.

some final stuff

- 1.** Charles Spurgeon once said that discernment is not a matter of simply telling the difference between right and wrong; rather, it is telling the difference between right and almost right. What about you—have you gotten your affair with stuff almost right? And are you able to discern the difference between what's good and what's best?
- 2.** Given what you know now, are you willing to take a chance and Unstuff your life? What are some of the things holding you back?
- 3.** What value does stuff have in the world's eyes? What value can your stuff have in God's economy?
- 4.** What is one thing God says about wallet stuff that you need to start putting into action?

