In a village there lived a guru and his disciple who spent all their time in prayer & meditation.
Then one day...

My son I have to leave you for a while as I’m going on a pilgrimage. Remember all that I have taught you and live a simple life.

I will Gurudeva.
...and guru left.
One morning, as usual the ascetic washed a piece of loin cloth.
He hang it to dry.

I will go to village to beg for alms...
May God bless you for your kindness.
Latter when ascetic returned to his hut, he found that loin cloth was eaten by rats. 

I will have to beg for another.
Next day at the village...

Mother I need a loin cloth. Can you spare me one.
I have a new one. I will give it to you.

Thank you very much.
For the safety, next morning...

Today I will hang my loin cloth high in the tree.
However, the rats again damaged the loin cloth.

Only remedy for this is to get myself a cat.
The cat will protect my loin cloth.
In order to keep my cat happy, I should feed milk daily. I better carry this cow with me.
I need to cultivate the land around my hut in order to feed my cow.
After some time...

Once this house is ready, I’ll be able to store my cow’s feed safely.
Very soon...

Without a wife and a servant it is impossible to maintain the loin cloth, cat, cow, land and the house.
After some year the Guru returned to the place of the hut.

Do you know about the hut which was here before?

Just wait, I’ll call my boss.
Oh Guruji! I was waiting for you. At last you have come back. I am so fortunate.

What happened to the hut? You are supposed to be an ascetic. I had told you to live a simple life!

The disciple explained him everything...
This is the result of your desires. It is not the matter of loin cloth. There is no limits to one's desires.
The disciple realised ....

Forgive me Gurudeva!

Moral: Material desires don’t have a full stop, it always increases and never decrease.