

“THE LAW OF CONTENTMENT”  
Ecclesiastes 5:10-20, 6:9; Luke 12:13-21; Philippians 4:10-13  
February 10 & 11, 2018

“When you fix your eyes on things, invariably it leads to materialism. You fix your eyes on things and you will continually be attracted to gadgets, money, an abundance of the plastic, chrome, metal, wood, all the elements about us. You will continually be dissatisfied. The millionaire, John D. Rockefeller, was asked on time, ‘How much does it take to satisfy a man completely?’ He said, ‘It takes a little bit more than he has.’”<sup>1</sup>

We are in our second week of the series, Financial Freedom. Last week we looked at 7 Foundations of Financial Health, learning that our **possessions** belong to God, that God has **allocated** money for us to use, **accountability** for our use of God’s money will come to us, the **utilization** of our money must be done with wisdom, the **motivation** of our using money must go against our fears, we must **apply** the money we have to make it work for us lest we lose it, and finding that God sees it fit to **compensate** those who use His money well. These are foundational principles we must understand if we are to be good stewards of all that God has provided for us here in this world. And we found these lessons in Luke 19.

Today we begin by looking at the first law of money management that will help us to become free in our finances – **THE LAW OF CONTENTMENT**. Looking into the book of Proverbs and Ecclesiastes we see much wisdom that can guide us into being content with what God has provided for us. Examples are **Proverbs 14:30** which says, “*It is healthy to be content, but envy will eat you up,*” and **Ecclesiastes 6:9** which says, “*It is better to be satisfied with what you have than to be always wanting something else.*”

Unfortunately most Americans today out-spend their incomes, finding themselves in greater and greater debt. *Time Magazine* did an article a while back on this and they found that Americans buy \$1300 worth of goods on credit for every \$1000 earned. Is it any wonder that people are stressed out, in debt up to their eyebrows, and many are facing foreclosure? Our

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<sup>1</sup> (Charles Swindoll, *Swindoll’s Ultimate Book of Illustrations*, [Nashville: Thomas Nelson Publishers, 1998] p. 392)

yearnings exceed our earnings and that brings us into huge financial bondage. And that's why this series, to offer you a chance to learn to become financially free. And it all starts with this first law of being content with what we have, rather than continuously wanting more and more.

So to counteract this desire of constantly wanting more, we need to come to understand what happens to us as we let our gaze and desires lead us to more and more stuff. Let's look at **5 effects of always wanting more.**

**A.** The first effect of always wanting more and more is that there is **MORE FATIGUE.** You're always tired! In your constant drive to keep up with the next door neighbors or the advertisements on TV, you have to work harder and longer in order to get that little bit more than what you have in order to satisfy the desire of your heart. The race to get more and more, drives us to overwork ourselves until we drop from exhaustion.

It's like the story of the rich landowner who told his peasant servant that he would give him the area of land that he could walk around in a day to take care of. The servant started early in the morning walking as fast as he could and went all day and at the end of the day dropped dead from exhaustion. **Proverbs 23:4** says it best: "*Do not wear yourself out to be rich; have the wisdom to show restraint.*" Why kill yourself just to get more stuff?

**B.** Not only does wanting more bring more fatigue, it also brings **MORE EXPENSES!** It simply cost more to have more – more insurance, more upkeep, more travel... The list goes on.

**Ecclesiastes 5:11** says it well, "*The more you have, the more people come to help you spend it. So what is the advantage of wealth – except perhaps to watch it run through your fingers!*" The more things you have, you need an accountant, or a house keeper, or a gardener, or someone to mow the lawn. The grass may be greener on the other side of the fence, but the water bill will be higher, too.

Recently there was a bumper sticker that read, "I used to dream of the salary I'm now starving on!" Looking back on our lives, we might wonder how we ever survived on that salary

when we were just starting out. “The following sign was being carried by an employee who was on strike: ‘Time heals all wounds. Time and a half heals them faster.’”<sup>2</sup> We complain to ourselves that we don’t make enough, but the real problem is that we WANT too much! It’s beyond our reach, beyond our income, and beyond our ability. In reality a lot our “need” is just plain greed!

C. Well that leads us to the next effect of wanting more – **MORE ANXIETY**. The more things we have, the more worry we will have about keeping those things. I’ll be honest with you, I never, never, never worry about my Cessna 190 being parked out at the Sheboygan Airport. Why? It’s because I don’t own a Cessna 190 parked out at the airport. The less I have, the less I have to worry about keeping safe or protecting or maintaining. Would it be nice to have a Cessna 190 out at the airport? Yes, indeed! But how would I pay for the fuel it takes to fly it, much less the parking fees, the yearly maintenance and upkeep, and insurance to have it. As much as I would love to have an airplane, it just is not practical for me to have one. The number of times I would use it just does not justify me owning it (and in reality it would own me if I had it). So I don’t have to worry about my full scale Cessna 190 airplane, since it only exists in my dreams.

**Ecclesiastes 5:12** explains it very well. “*A working man...can get a good night’s sleep. But the rich man has so much that he stays awake worrying.*” Those who are rich are worried about how to save it, how to invest it, how to maintain it, how to insure it, and how to avoid paying taxes on it. And the more you have, the less sleep you get because you’re worried about all that you have.

D. So, if you have more fatigue, plus more expenses, plus more anxiety, you know what you get? **MORE CONFLICT!** More conflict comes with the more things you have in your family because you’re tired, you’re stressed, you’re in debt, and you’re anxious.

**Proverbs 15:27** tells us, “*A greedy man brings trouble to his family.*” This is true, for the

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<sup>2</sup> (Ibid., pg. 391)

#1 cause of divorce in our nation today is financial tensions – money problems. It’s gotten to the point where the marriage vows say, “I will love honor and cherish you until debt do us part.”

**1 Timothy 6:9** is very revealing for us. It says “*People who long to be rich fall into temptation and are trapped by many foolish and harmful desires that plunge them into ruin and destruction.*” When we desire to get rich we are more likely to fall for any one of the multitude of “get-rich schemes” that are out there today. It happens so quickly. If you invest just a little here or there you’re promised to get so much more in return. And oh, what you could do with that extra money? Pay off the house; replace that aging car or truck; pay off the school loans; build that new deck; get that marvelous swimming pool; on and on it goes. But rich quick schemes are just that – schemes that will take your money and leave you with nothing.

So many people put their hopes in the lottery, but end up losing their money when they could be putting food on the table or health care for their family. If the proposal sounds too good to be true, it usually is, to the point that you will only lose what you’ve got trying to get more. Contented people don’t fall for those things – they are happy with what they have. Instead, invest or save that little bit at a time and the compounded interest built up over time will get you so much further. Wanting more and more only traps us into losing the very things we have.

**E.** The effect of always wanting more is that wanting more **ALWAYS BRINGS DISSATISFACTION**. The mindset in most people of the world is that if we have more, we’ll be happier, or more secure, or more important, or more loved. But it just is not true. The accumulation of things or money does not do any of that. Sure, the thrill of new stuff lasts a while, but in time that thrill wears off and we become dissatisfied again, so we have to get more new things to keep the thrill going. It can be an endless cycle that traps us into wanting more and more just so that we might be happy or secure or important or loved.

The problem is that things just don’t last, and our enjoyment of them leaves quickly, too. So no matter how nice something is, the joy in it will soon dissipate and we’re left empty again to try to fill it once more with just another thing. **Ecclesiastes 5:10** lays it out clearly. “*If you*

*love money, you will never be satisfied; if you long to be rich you will never get all you want. It is useless.”* Things will not make us happy! Money doesn’t make us happy. The more we have sets our minds into thinking that what we have just isn’t good enough anymore, so that dissatisfaction drives us to greater spending. We have to have a little more, a little more...

So would you like to have 2018 be a year of LESS fatigue, expenses, anxiety, conflict and dissatisfaction? Here’s the first law of Financial Freedom: CONTENTMENT! Listen to how the Apostle Paul says it **in Philippians 4:10-13**. (READ Philippians 4:10-13)

“I have learned the secret of being content...whether living in plenty or in want.” What Paul is telling us is that contentment is something that is learned! It’s not a natural quality that we humans have, so we must learn to be content. How do I learn contentment? There are four key steps to becoming content with what God has given to us to use for Him.

#1 The first key to the law of contentment is **STOP COMPARING MYSELF TO OTHERS!** God has made you unique so there is no one else like you. Even if you are an identical twin or triplet or quadruplet – each one of you is unique so that your normal is particular only to you. There’s no one like you, so how can you compare yourself to anyone else.

**2 Corinthians 10:12** says “*We do not dare to classify or compare ourselves ... it is not wise!*” Since God has made you uniquely, there is no one else to compare yourself with! So don’t look around you and try to see if someone else compares to you! But we all do it, don’t we? We look at the house the neighbors have, or the mobile home that those down the street have, or the swimming pool your friend has, or the new SUV your co-worker has. We even look at how someone is dressed, or their hair style, or the “accessories” that they have. Or you look at that perfect job that that person has, or that terrific family. When we begin to look at others and see what they have, it is only natural that we want what they have.

But rather than being jealous for what someone else has, look at all the blessings that the Lord God has provided for you! That perfect job that your coworker has might be driving him to

drink! That large family down the street with all those perfect kids are a full time job with lots of headaches and struggles! That new car may be sending that co-worker of yours into bankruptcy! Yet for us to learn to be content with what we have been loaned by God, we must first **STOP COMPARING OURSELVES TO OTHERS.**

Think of it this way – You Don't Have To Own It To Enjoy It! That airplane that I'd love to have would sit in that hangar because I don't have the money, nor the time, to fly it. If I wanted to fly, I could get my license and then rent a plane to fly, and then I don't have to worry about it, or maintain it, or pay taxes on it, or try to keep it safe. You don't have to own a house on the beach in Malibu to enjoy the Pacific Ocean. Go on a vacation and enjoy it that way.

The key here is learning to admire without the need to acquire! Write that down – **I MUST LEARN TO ADMIRE WITHOUT HAVING TO ACQUIRE.** When we learn that first lesson, we can enjoy what others have without having to outdo them to get something better. And then when we visit someone who has something that we'd really like, we can quickly learn the nice little prayer, "God, thank you that I don't have their payments!" Instead, invest the money in the bank for what that thing cost and before you know it you'll be making lots of money on that investment.

You see, the issue we're dealing with here is the 10<sup>th</sup> commandment laid out in **Exodus 20:17**. It says this, "*You shall NOT covet anything that belongs to your neighbor.*" This means that you don't look at them and go "I wish I had that," because then you start comparing and you then begin to covet.

What is coveting? **COVETING IS THE UNCONTROLLED DESIRE TO ACQUIRE.** You've just got to have it no matter what. The key word here is "uncontrolled" desire. It means that you've got to have it and you grasp for it and clutch for it and even pant after it. You want it so badly that you'd do anything to get it. That's why coveting is right up there with murder in the 10 commandments. God doesn't want you to compare, but just to enjoy what you've got. That doesn't mean that you should not have any desires for your life. Desires

are what has built businesses, cities, countries, families, and marriages. It just means that you don't compare what you have with what someone else has. Comparing always leads to coveting, and God says that coveting is wrong. So don't compare!

#2 The second key to the secret of contentment is **ENJOY WHAT YOU HAVE**. Most times we're so busy trying to get that something else that we want that we don't take the time to really enjoy what we've got. Did you know that God really wants you to enjoy what you have? He wants you to enjoy life, not just endure it. He delights watching you enjoy what you have. He's created everything and given it to you to use and enjoy, so instead of pursuing MORE, take the time to really enjoy what you have.

We have taste buds so that we can enjoy what we eat. Wouldn't life be horrible if everything tasted like mud? Taste buds bring joy to eating so we can enjoy all the various foods around us. And music! What delight we get out of the music in our lives! Hearing makes it possible for us to enjoy the beautiful sounds around us. And what about sunsets? Or the snow lightly falling? Or the waves of the lake? Or the details of the flowers? God has given us sight to enjoy all that He has made. Take time to enjoy all that is around us.

**Ecclesiastes 5:19** makes it clear; *“...when God gives any man wealth and possessions, and enables him to enjoy them, to accept his lot and be happy in his work – this is a gift of God.”* This is a command from God – He wants you to enjoy what you have. You don't have to have a lot to enjoy what you've got! Contentment means enjoying what the Lord has put into your life.

We have this wonderful rocking chair out on our front porch. It's a memorable piece for us because Linda's grandfather made it. Now it's not fancy, it is just made to be useful. We have no problems with it being on the porch because no one else would want it. But I sit out on the front porch and enjoy the beauty of the day, sometimes taking a break with the lawn mowing just to relax and enjoy it. It's useful, practical and we don't have to worry about anyone walking off with it. Rather than getting a new, fancy chair, we use the one we have and we don't have to worry about it.

Appreciate what you have instead of taking everything for granted. Hot water in the shower, refrigerators that keep your favorite drinks cold, toilet paper. Ever been out camping and run out of toilet paper? Wow! Now that's an experience you don't ever want to forget. But enjoy the little things in life, like toilet paper, because there are a lot of places that don't even have that.

When I went to Russia the first time, I learned to appreciate just a simple toilet. You see, many places still have outhouses that only have a hole in the floor. No seat; no pedestal; just a hole in the floor! No need for a plunger there! I came to appreciate the toilets we have here more than ever.

You need to ask yourself "What am I not enjoying right now?" Many times we get into the when and then mindset – *When* this happens, *then* I'll be happy. *When* I get a boyfriend, *then* I'll be happy. *When* I get married, *then* I'll be happy. *When* I have kids, *then* I'll be happy. *When* my kids go off to school, *then* I'll be happy. *When* I get married again, *then* I'll be happy. On and on it goes with the "When and Then," thinking that the circumstances around your life is what will make you happy.

Folks, you are as happy as you choose to be! You are the only one that can make yourself happy, and that is a choice. If you're not happy now, you won't be happy then! Learning to be content with what you have helps you to become happy right now, just as you are, with just what you have. Happiness is a choice that is closely connected to contentment. You are as happy as you choose to be.

So, would doubling your income really make you happy? Probably not, because if you doubled your income you would come upon a whole new set of troubles and struggles and worries and anxieties and conflict – everything on the other side of your sheet of paper today. So happiness isn't **getting** all you want, but **enjoying** all you have! There are two guaranteed ways to have enough: Either you work more and knock yourself out trying to get all you want, OR you want less, being content with what you already have.

**I Timothy 6:17** gives good instruction, “*Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment!” Paul is talking to each one of us, because whether or not we want to acknowledge it or not, we are rich.*

Let me put this into perspective. Any one got a few coins in their pockets – pennies, nickels, just a few coins? Anyone have a few coins in your purse, or in that little tray in your car, or maybe in a dish or jar at home? If you do you’re already wealthier than 78% of the world. If you have a refrigerator at home, you are in the top 5%! You are wealthy! You’re rich!

Paul goes on with **I Timothy 6:18**; “*Tell them to use their money to do good. They should be rich in good works and should give generously to those in need, always being ready to share with others whatever God has given them.*” I was talking to James Langteau on Friday, and he told me that there are graduating students in Bible College in Myanmar that are ready to go out into their surrounding communities to work just for food. You know what it cost a student for just food? **\$35 a month!** Try living on a food budget of \$35 a month! But that’s all they want is food, so that they can tell others the Good News of Jesus. WOW!

It is possible to be wealthy and not materialistic, but to do that you need to follow 4 precautions: 1) Don’t become proud of your wealth – God has blessed you to be a blessing to others. 2) Don’t put your hopes in your money – because you can lose it pretty quickly. 3) Use your money to do good. 4) Share it with others – after all it’s not yours in the first place. Put it to work to bring about something good.

#3 The third way to learn contentment is **REMEMBER LIFE IS NOT ABOUT THINGS!** Life is not about things! I have to maintain the right perspective about possessions or I’ll be possessed by my possessions. Nothing is going to last so if I put my hope in things, I will only become dissatisfied and discontent.

Listen to what Jesus says in **Luke 12:15**, “*Watch out and guard yourselves from every kind of greed; because your true life is not made up of the things you own, no matter how rich*

*you may be.*” The great danger in our world today is to judge your self-worth by your net-worth. Your value is not related to the things you have. The best things in life are not things! Life is not about acquiring things. None of us came into the world with anything, and we certainly are not taking anything with us out of this world. Life is not about acquiring and piling up worldly wealth. It’s about relationships with those around you. It’s about showing the love of God. It’s about learning how to love God and learning how to love other people.

There are a lot of people who know the prayer of Jabez in I Chronicles 4:9-10 asking for God to enlarge his territory, but few know the prayer of Agur found in **Proverbs 30:7-9**. Listen to these wise words, *“O God, I ask for two things from you before I die: First, help me never to tell a lie. Second, give me neither poverty nor riches! Give me just enough to satisfy my needs. For If I grow rich, I may deny you and say, ‘Who is the Lord?’ And if I am too poor, I may steal and thus insult God’s holy name.”*

This is a healthy balanced perspective for anyone’s life. While most of us are willing to pray the part, “God, don’t make me poor,” it is quite another thing to finish and say, “God don’t make me rich.” Why? Well both of them encourage us to forget God. If we are too rich, we become prideful and forget that it is God that has blessed us so abundantly, AND if we are too poor, we will abandon God and seek our own way to meet our needs. This prayer invites God to give us just enough so that our basic needs are met. The NIV says it like this, *“...but give me only my daily bread.”* We pray this every week in the Lord’s Prayer. Do we really mean it?

#4 The last key to learning contentment is **FOCUS ON WHAT WILL LAST FOREVER!** Nothing you see here in this world will last forever – it will either rust out, decay or wear out. One day this building will crumble and fall down into dust. The trees around us will someday die and rot. All that we have will vanish. So to pursue the temporary things of this world is simply worthless, *“...everything was meaningless, a chasing after the wind,”* as the writer of Ecclesiastes says (1:11). It’s all vanity and worthless. Listen to what he says, *“A man can do nothing better than to eat and drink and find satisfaction in his work. This to, I see, is*

*from the hand of God, for without Him, who can eat or find enjoyment? To the man who pleases Him, God gives wisdom, knowledge and happiness, but to the sinner He gives the task of gathering and storing up wealth to hand it over to the one who pleases God... ” (Ecc. 2:24-26).*

There are only two things that will last forever – the Word of God and people. Jesus tells us (Matthew 24:35), “*Heaven and earth shall pass away, but My Word will never pass away.*” And Isaiah 40:8 says, “*The grass withers, the flower fades, but the Word of God abides forever.*” God’s Word is forever with no end, His promises never cease, and we are wise to read this book to understand what God has said so that we might know it.

The other thing that will last forever is people – in either one place or another – either heaven or hell. Since God’s word abides forever, it is true, and since Jesus shared what heaven and hell are like, He wants us to know about them so that we choose which we will receive. If heaven and hell are not real, then Jesus coming to the earth and dying on the cross for the Salvation of the world was just a waste of time. There is a real heaven and there is a real hell.

And we are the ones to decide which place is ours after this life is over based on what we do with Jesus. Receive Him as your Savior and live each day in obedience to His Word and heaven is yours. Reject Jesus as the Savior of the world and live the way you want to the total disregard of His teachings and you have chosen hell beyond this life. Only two choices.

God desires that we choose life with Him, building relationships with others and building love with them so that they might be able to choose heaven. So we must give up the pursuit of the things of this world that will decay and wear out. We must enjoy the life that God has graciously given to us. And we must not compare ourselves with others so that we might be content with what we have. And we are to build our life on that which will last beyond this life.

**2 Corinthians 4:18** says it well. “*We fix our attention, not on the things that are seen, but on things that are unseen. What can be seen lasts only for a time; but what cannot be seen lasts forever.*” Paul invites us to “*fix our attention*” beyond the stuff of this world to see that which goes beyond this world. What we focus on is what we will put our minds and hearts into.

If our hearts are focused on the stuff of this world, that's what we will pursue with all our heart. If our hearts are focused on the things of the Lord God, that is what we will pursue with all our heart. Our focused attention is what leads the rest of our lives.

So a choice needs to be made between heaven and earth, between the ways of God and the ways of the world. We must choose this day whom we will serve (Joshua 24:15). The whole advertising industry will try to convince you that you need more and more to be happy, or successful, or important, or valuable, or secure. A choice needs to be made to either serve Christ or our culture, either the Master or Madison Avenue. Will you listen to the world or will you listen to the Word. The one you choose to listen to is the one you will follow, and that choice will determine your final resting place.

You see, when you pursue the things of this world you may have so much to live on, but very little to live for. When you pursue the things of God, you have everything to live for relying upon all that He gives you to live on. The myth of the world is that you can have it all. But the truth is you can't have it all, and more importantly, you don't need it all to be happy. You are as happy as you chose to be, and that is the law of contentment.

Are you feeling the effects of wanting more and more – fatigue, debt, worry, conflict and dissatisfaction? I invite you to step out of the rat race of wanting more and more, and finding the contentment that only God can give to you as you return to Him and seek His will and His way in your life. The secret of contentment – Please Get This – the secret of contentment is finding that my security and myself and my satisfaction not in what I have but in WHOSE I am, who I belong to. You find it in Christ Jesus.

Let me leave you with one more verse of reassurance. **Psalm 17:15** says, *“But as for me, my contentment is not in wealth but in seeing You and knowing all is well between us. And when I awake in heaven, I will be fully satisfied, for I will see You face to face.”*

Let's pray. Father God, I have been fooled into thinking that having more would make me more happy. Father, I've been so busy trying to get more, that I've had no time to be grateful

and enjoy what I already have. You have given me so much! Forgive me for comparing myself to others. Forgive me for coveting and comparing. Help me to find my security in You, not in possessions and not in what other people think about me. I don't want to be materialistic. I want to be generous with others. And help me remember that life is not about things. I want to develop the habit of tithing to you out of gratefulness of what you have given to me. Most of all, Lord, I want to find my security and myself and my satisfaction in You, Jesus. My finances are out of control and I need a life manager. Jesus Christ, become the manager of my life. Guide me in this area and in every other area. I want to learn to love and trust you. I pray this in Your holy and precious Name. AMEN.