

Fil-Am Community Church

Pastor David Bennett

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Financial Health Part 2

“The Law of Contentment”

Good morning Fil-Am it is so good to see so many of you here this morning, we are continuing a series developed by Pastor Rolly called Foundation of Financial Health, last week Pastor Rolly dealt with the topic of Financial Fitness, specifically discussing the Parable of Talents and how we are all going to be held accountable for what the Lord has entrusted us with.

Let's get into the Word of God or more importantly let's get the word of God into you!

The Bible is full of money management advice one's called the book of Proverbs and the other is called the book of Ecclesiastes, which are filled with the laws of money, the principles of prosperity, the rules for wealth.

Be content with what you have, never with what you are!

The Bible is filled with...

- ✓ Principles of how to **invest wisely**, how to save wisely,
- ✓ Principles of **saving** and investment,
- ✓ Principles of **spending**,
- ✓ Principles of **managing** your money,
- ✓ Principles of **insuring**.

There are many, many laws of financial freedom found in Proverbs and Ecclesiastes.

The first law of financial freedom is the one we will look at today; because if you don't get this one, none of the other ones will work in your life.

It is the Law of Contentment...

Contentment: “Content makes poor men rich; Discontent makes rich men poor... Benjamin Franklin

Discontentment: robs a man of the power to enjoy what he possesses!

The Law of Contentment is very important because as long as your **yearnings** exceed your **earnings** you’re going to be in trouble.

And until you learn the principle of contentment, you’re always going to be frustrated by your money and you’re never, *never* going to have enough no matter how much you make.

This is not only a problem for individuals; it is a problem for our entire nation. Let’s look at a perfect example of yearnings outweighing our earnings...

The National Debt for the United States is \$17, 310, 216, 315, 568. 94
That breaks down to \$56, 974 a person (legally) living in the United States.

It isn’t rocket science to figure out why people are...

- ✓ Why people are Stressed out,
- ✓ Why people are in Debt,
- ✓ Why people are going into Foreclosure,

Because our **yearnings** are exceeding our **earnings**.

Proverbs 14:30 “*A heart at peace gives life to the body.*” In other words, “*It’s healthy to be content, but envy will eat you up.*” It’s not only financially good for you to be content; it’s actually physically good for you to live a contented life.

Saints please listen to this... When it comes to your health it’s not just what **you eat** that matters, it’s what **eats you**.

If your life is filled with worry or bitterness or guilt or resentment or anxiety, it’s what is eating you.

Ecclesiastes 6:9 says this *“It’s better to be satisfied with what you have than to always be wanting something else.”*

The first point of Always wanting more is...

A. Wanting more brings more fatigue.

One man told his friend, I lost my job because of my bosses **illness** and **fatigue**. His friend responded, that’s awful, but I don’t understand, how did you lose your job because of your bosses illness and fatigue?

He responded, *“My boss got sick and tired of me!”*

OK seriously, wanting more brings more fatigue. You’re going to be more tired. If you always want more, you’re always working harder, and you are tired all the time. It’s a never ending circle.

Most people give up their health in the first half of life in order to get money. In the second half of life they give up all their money to try to get their health back.

Proverbs 23:4 the Bible says this *“Do not wear yourself out to be rich; have the wisdom to show restraint.”*

Here is a poem written by Marcia Hornok...

The Clock is my Dictator,
I shall not Rest.

It Makes me lie down,
Only when exhausted.

It Leads me to Deep Depression,
It Hounds my Soul.

It Leads me in circles of Frenzy,
For activities Sake.

Even though I Run,
Frantically from Task to Task,

I will never get it all Done.

For my “Ideal” is with me,
Deadlines and my need for Approval,
They drive me.

They demand performance from me,
Beyond the limits of my Schedule.

They anoint my head with Migraines,
My In-Basket overflows.

Surely Fatigue and time pressure,
Shall follow me all the days of my life.

The next thing wanting more brings is...

B. Wanting more brings more Expenses!

It always costs more to have more. It brings greater expense.

Ecclesiastes 5:11 says this: “*As goods increase, so do those who consume them.*”

The more money you have all of a sudden you’ve got to have an accountant, or you’ve got to have a housekeeper, or you’ve got to have somebody mowing your lawn.

The real problem is we *want* too much. Want too much!

A lot of things we think are needs are actually just greeds. God has said, “*My God shall supply all your needs.*” He has not said I will supply all your greeds. God is not obligated to just give you anything you want.

The next thing wanting more brings is...

C. Wanting more brings more Anxiety!

The beginning of Anxiety is the end of Faith, and the Beginning of true faith is the end of Anxiety... George Miller

The more you have, the more you have to worry about.
The fewer things you own, the fewer things you have to...

- ✓ Repair,
- ✓ Maintain,
- ✓ Insure,
- ✓ Pay the taxes on.

Now we have so many things you can't even keep them in your house. You have to rent a place to store the things.

Ecclesiastes 5:12 *"A working man... can get a good night's sleep. But the rich man has so much that he stays awake worrying."*

Anxiety is a thin **stream of Fear** trickling through the mind. If encouraged, it cuts a channel into which **all other** thoughts are drained!
- Arthur Somers

The next thing wanting more brings is...

D. Wanting more brings more Conflict!

Proverbs 15:27 says *"A greedy man brings trouble to his family."* We know that today the number one cause of divorce is financial tension. Today it is now, **till debt do us part.**

1 Timothy 6:9 says this *"People who long to be rich fall into temptation and are trapped by many foolish and harmful desires that plunge them into ruin."* This is talking about debt – financial ruin – and destruction.

Warren Buffett the wealthiest man in the world's rule of investment is. Never lose the money you've already earned. In other words, it more important to keep what you've got than to take the big risk on it

You may as well just go to Vegas and just hand them the money and walk on home. The House is going to win. Somebody pays for those tall buildings. It's you! You pay for it. The odds are not in your favor.

The next thing wanting more brings is...

E. Wanting more brings more Dissatisfaction!

We think that having more will...

- ✓ Make me more happy
- ✓ Make me more secure
- ✓ Make me more important
- ✓ Make me more loved

Sad to say but none of that is true.

It is true that you can buy happiness for short term. But it doesn't last. The feelings don't last. They go away very quickly.

Material things shine for a bit then fade away. How many of you are still thrilled with the things you got for Christmas last year, or you last birthday? You typically can't name the things you received. Why is that? Because that's how temporary possessions are. They are short-term pleasure.

So let me ask you a question, let's let our hair down and get real for a second...

How many of you would say in 2014, I would like to live a life of...

- ✓ Less fatigue,
- ✓ Less expenses,
- ✓ Less anxiety,
- ✓ Less conflict,
- ✓ Less dissatisfaction.

How many would say, I'd like to live that a life. If we were honest I think the majority would.

You must learn the secret of the Law of Contentment. Ecclesiastes 6:9 says *"It's better to be satisfied with what you have than to always be wanting something else."*

That is the law of contentment. It's found all through the Scriptures. Paul talks about it in Philippians 4. Paul says "*I have learned the secret of being content... whether living in plenty or in want.*"

OK so how do I get that contentment you keep showing me I am lacking? The Bible tells us there are a few steps, keys, principles to the law of contentment.

1. Stop comparing myself to others.

That's the first step in becoming a contented person. You've got to stop it, stop it, and stop it! Stop comparing yourself to others.

I had no shoes and complained, until I met a man with no feet...

God made you unique. You're not one in a million; you're one in billions. Nobody is ever like you. God doesn't make clones. He never makes copies. Even identical twins are different. So it's really foolish to think you have to be like anybody else. You can't copy anybody else. You're unique. They're unique.

2 Corinthians 10:12 says this "*We do not dare classify or compare ourselves... it is not wise.*"

You are constantly comparing. And you do it all the time. And that's what keeps you frustrated. You've got to stop it. If you're going to learn contentment, you've got to stop comparing everything around you.

We're doing this all the time. I must **learn to admire without having to acquire.**

We need to learn to rejoice in other people's prosperity without you getting jealous and envious and feeling like you have to have it too.

Comparing yourself to other people is serious so serious that God put it in the Ten Commandments. It's in there right along with, Don't murder, Don't commit adultery...

Exodus 20:17 *“You shall not covet anything that belongs to your neighbor.”*

What is coveting? **Coveting** means the uncontrolled **desire to acquire**. That’s what it means to covet.

The word “covet” in Hebrew in the Old Testament literally means **“to pant after.”** The word in Greek means “to grab or to **grasp so tightly** that your hands are tight; you can’t even let it go.”

2. **The second key to the secret of contentment is enjoy what I have!**

Philip Parham tells a story of a rich industrialists who was disturbed to find a fisherman sitting lazily beside his boat. Why aren’t you out there fishing he asked?

The man replied, because I have enough fish for today. The rich man said, why don’t you catch more fish than you need?

The man replied what would I do with them?

The rich man said, you could earn more money, and then buy a better boat, so you could go even farther out and catch more fish.

You could purchase nylon nets, and catch even more fish, and thus making more money, and then soon you would have a fleet of boats like me.

The fisherman asked, and then what would I do?

The rich man said, you could then sit down and enjoy life,

The fisherman said to the rich man, that’s exactly what I’m doing now!

Too often we’re so busy going after what else we want that we don’t stop and enjoy what we’ve already got.

How many people do you know who go out and get over their head to buy a beautiful house and then they are never at home because they’re busy paying for it?

We see beautiful backyards sitting empty and swimming pools never used. People don't enjoy what they've already got because they're always trying to acquire more.

Did you know that God wants you to enjoy life? Not to just endure it, but to enjoy it.

John 10:10 says, *"The thief comes only to steal and kill and destroy; I have come that they may have life, and have it **abundantly**."*

Ecclesiastes 5:19, *"If God gives a man wealth and property... he should be grateful and enjoy what he has... it is a gift from God."*

You are commanded to enjoy what God gives you...

- ✓ You need to pay more attention to what you do have.
- ✓ You need to open your eyes.
- ✓ You need to appreciate what God has already given you.
- ✓ You need to be grateful for it.
- ✓ You need to enjoy what you've got.

You know what I appreciate, what I'm grateful for? Its things that most people don't think about. Being in the Military and spending a lot of time deployed and in the field.

I have learned to appreciate things like salt and pepper. Dry clothes, a place to get out of the cold and wind. A cold drink or a warm meal.

To see my kids smile

The way it feels to have Shirley in my arms...

You need to ask yourself, what am I not enjoying right now and taking for granted?

Most of us get into this what I call, when and then thinking. When and then. *When* this happens, *then* I'll be happy.

- ✓ *When* I get a boyfriend or girlfriend , *then* I'll be happy.
- ✓ *When* I get married, *then* I'll be happy.

- ✓ *When I have kids, then I'll be happy.*
- ✓ *When I get that promotion, then I'll be happy*
- ✓ *When I retire then I'll be happy*
- ✓ *And the list goes on and on.*

It's always the *when* and *then* thinking.

Saints happiness is a choice. If you're not happy now you're not going to be happy later.

Happiness doesn't always depend upon your **circumstances**. It has everything to do with your **attitude**.

3. The third key to the secret of contentment is I focus on what will last forever.

I give my attention to permanent values. I build my life on eternal priorities. I focus on what will last forever. Not some building that is going to rust out, wear out, and decay.

We are to invest our lives in people and building relationships and building love with them.

Matthew 6:19-21, ¹⁹*“Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. ²⁰But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; ²¹for where your treasure is, there your heart will be also.”*

You've got to decide, am I going to build my life on...

- ✓ Acquisition of Things, or Relationships with people?
- ✓ On people or Possessions?
- ✓ On riches or Relationships?

You've got a choice to make. Because the world is telling you the exact opposite of everything I've taught you today.

You've got to decide, am I going to listen to the world or am I going to listen to the Word of God?

One will make you dissatisfied the rest of your life; one will make you happy. Before we can move to these other laws of financial freedom you've got to settle this issue of the Law of Contentment in your life.

The secret of contentment, if you don't get anything else get this, the secret of contentment is finding my security and myself and my satisfaction not in what I have but in whose I am, who I belong to.

Saints you only find it in Christ. No matter what the question, no matter what your problem is Christ is and always will be the answer.

Let us Pray....

Father God, I have been fooled into thinking that having more would make me more happy. And God, I've been so busy trying to get more that I've had no time to be grateful and enjoy what I already have. And 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. Father God help me remember that life is not about things. Most of all, Lord, I want to find my security and myself and my satisfaction in you, Jesus. I want to learn to love and trust you. In your most holy and precious name.

Amen.