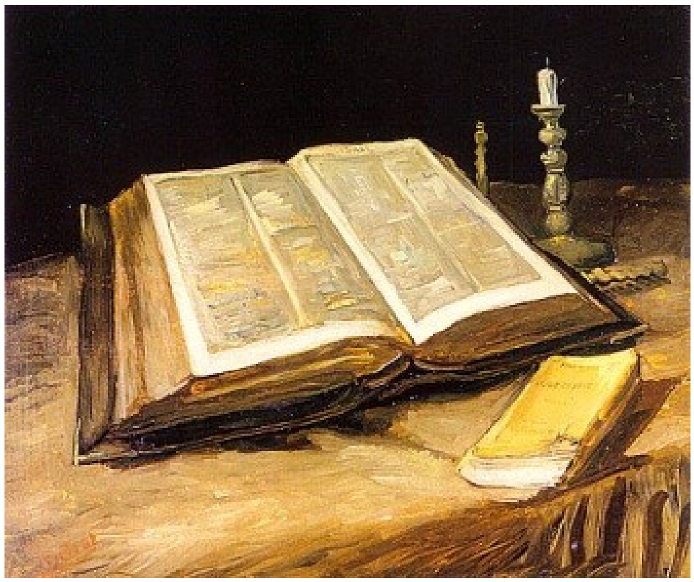
Cultivating Contentment



By: Paul McDonald

Rembrandt-The Return of the Prodigal Son

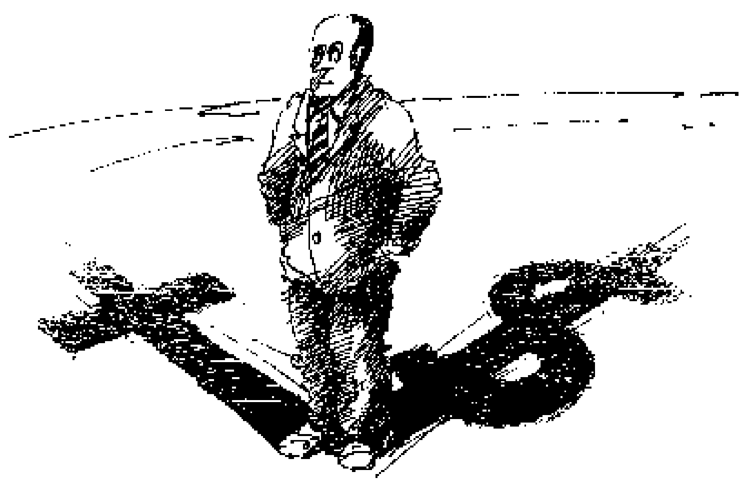
We all know the story of the prodigal son, and what happened when he returned home to his father, broken and ashamed. He took his inheritance and spent it on foolish, and many times wicked things, but when he returned home, his father was so pleased that he had come home, that he slaughtered the fattened calf, and made it a day of rejoicing.

The story, if by chance have not read it, is in the gospel of Luke

(15:11-32)

What many do not know of this story, is that the words prodigal son does not mean the lost son. The word prodigal instead means, "wastefully extravagant" or, in another word, "squander," so the story is about a boy who took his inheritance and squandered it.

So, what does God say about the squandering of the money that he has provided for you?



Luke 16:13 says: "No servant can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money."

1 Timothy 6:17: As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy.

1 Timothy 6:10: For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.

The economic crisis of the last 4 years has affected all of us in one way or another, and probably none of us have gone unscathed in the process. Many have lost jobs, lost money in savings and investments. Some pensions have lost money, or are gone altogether. It has hit some worse than others, but we all have felt the downturn. But God, being a provident God, takes care of our needs, even though it may be a far cry from what we are used to.

Many of us, however, still squander what money we do have coming in. The rich, the middle class, and yes, even the poor are all guilty of squandering. I quick fix of self-indulgence creeps into everyone's lives, sometimes not even knowing how we are going to pay our bills...nor do we know how we are going to replace that money that we spent in self-indulgence. The largest share of this squandering is impulse buying.

How many times have we walked into a store, and just started picking up things that we don't need?

It was difficult for many of us growing up, to adhere to the principals that our parents tried, (hopefully,) to teach us, about the correct way to handle our money. When we went out and got our first jobs, what were the first things we wanted to buy? For some it was for nice clothes, for others it may have been a car, but for many, it was earmarked for partying and having a good time, just like the prodigal son. Do you have any idea the amount of money that you may have squandered on partying?

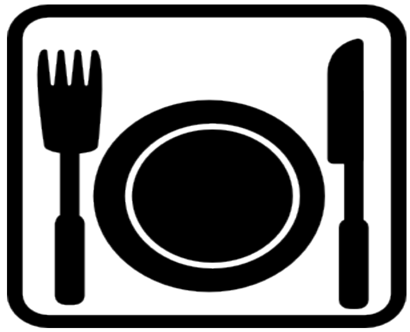
In our schools, they do their best to teach us reading, writing, and arithmetic, but they teach you nothing, or very little, about the art of handling money. They, instead teach you things that have little to do with the outside world and what to expect when you go out and land that first job, get your first apartment, your first car...etc. It is overwhelming, and a rude awakening for many, what responsibilities come with going out on your own.

The Bible teaches us in Proverbs 22:7, "The rich rules over the poor, and the borrower is the slave of the lender."

Indebtedness has been the downfall for a huge portion of the American population. We buy things that we can't afford with credit cards, or we buy a house that over stretch our limits. We buy the new cars that are flashy and pretty, and yet can't pay the insurance premium on them, or worse, can't afford our most basic of needs...food, shelter, electricity, water and gas. How does this make any sense? It doesn't. We have to ask ourselves if these things that we buy are necessary in living our lives. Is it something that we HAVE to have, or is it just something to take off of our bucket lists?

Men, as a general rule, like tools. They may have 4 hammers already, but by golly they just HAVE to have another one. Or saws, or screwdrivers...whatever the case may be...it is in our DNA somehow that we HAVE to have a garage full of tools, even if we have no idea how to use them properly. When it comes down to it, most men that are do-it-yourselfers, tend to do the projects wrong, and would have been cheaper to hire it done in the first place. It takes more time and money to repair something than it does to do it correctly straight away.

Another way that we squander money is by eating out. According to the Kiplinger Letter, Americans eat out on an average of 4 times per week. That figure may be high for some, and low for others, as it has become commonplace for working people to go out to lunch with colleagues, or dinner meetings, or maybe just a quick coffee at your local coffee shop.

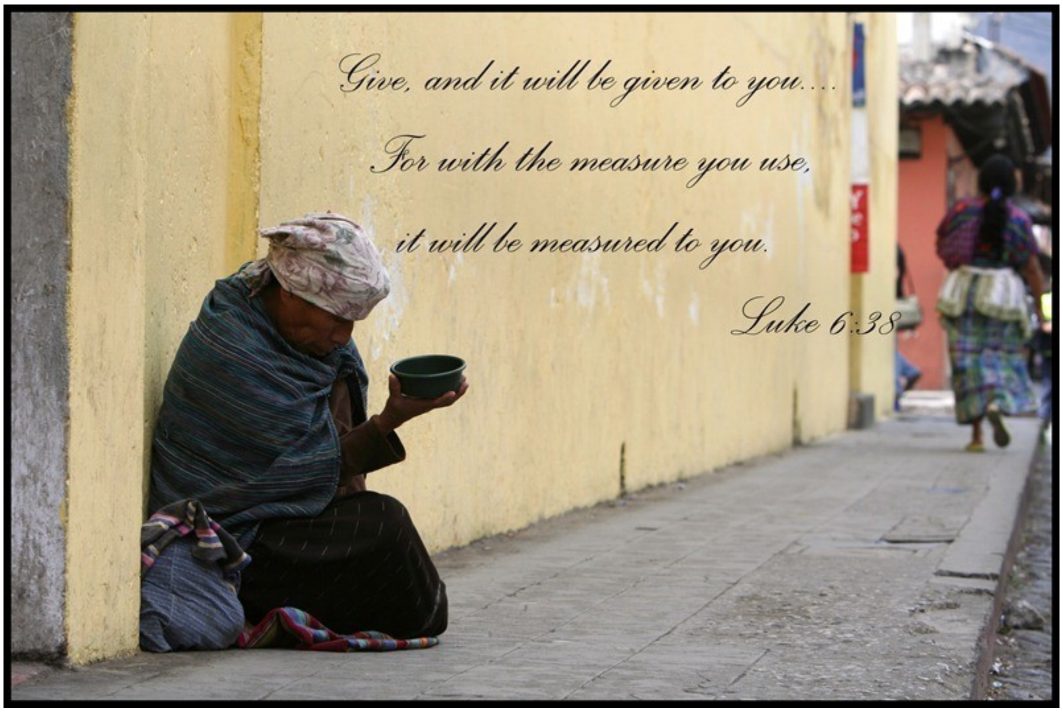


According to that same letter, if you go to a "sit down" restaurant, a family of four average ticket price is about fifty dollars. Others may just do fast food, which cuts that bill in about half, but even at half, that is 25 bucks, 4 times a week...or $400 dollars per month. Can you think of any other way that the same money could be put to a better use? What could you do...or accomplish with that money?

Finances are brought up in the Bible more than 2500 times...but it is something that most preachers don't like to talk about in their sermons, although it IS a big part of our lives. It is a spiritual issue of how we tend to look at it, and what our finances are for. Are they for us just to consume, and do pleasurable things in life, or are they about doing God's bidding, for His purposes for us as Christians? If you are a disciple of Jesus Christ, the child of God, you are to have a larger purpose, a higher calling in life. To do Gods will in life, and to be a blessing to others...to bring the Kingdom of God about.

A lot of us give to God last. It seems to be the last thing we worry about, when in fact, it should be our first.

In Luke 6:38 it says, "Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you." The word give is in the Bible over 1,000 times, so we know it is important to God that we are givers. Proverbs 3:9-10 says, ""Honor the LORD with your possessions, and with the first-fruits of all your increase; so your barns will be filled with plenty, and your vats will overflow with new wine."



And frequently in God's Word, the Lord promises that when we give, He will respond by blessing us. But why we give is just as important as what we give, and often even more so. We do not give in order to get. We don't give to get in return; we give because it's good to give. When we exercise responsible giving, God exercises bountiful blessing.

There are 5 principals that we need to grow in our lives and be responsible Christians.

Setting Goals

To fulfill our purposes with our finances, we need to set some goals in life. Take for example a calling to become a lawyer, (or any other profession that is in your mind right now,) and remembering that God has a calling for each one of us. How are they going to fulfill the God given calling to become a lawyer, and do what God wants through their profession. And furthermore, the money that they make from that profession, how are they going to use it to fulfill Gods purposes and to live their life in a financially sound manner so they can use it to fulfill Gods purpose.

Achieving Those Goals:

The next principal is how are you going to achieve those goals that you have set for yourself? Specifically, what must you do? What must you sacrifice?

The first thing is, to give back to God for what he has blessed you with, and do it FIRST, not what is left over. It should be the first thing on your list. It is written, and should be adhered to by Gods people. There is a story of a man that used to give his 10% faithfully every single week. All at once, his business exploded, and the man was now making $500,000 per year. The finance committee of the church had noticed that although this man had been blessed immeasurably by God, his tithes had stopped. The pastor asked him what was going on in his life because he was puzzled over the ordeal. "Well pastor, I am making about $500,000 a year now, and my tithe would be $50,000 per year, which seems like an awful lot of money to give to the church." The pastor told the gentleman that he understood completely, and the pastor knew a way to help him.

The pastor bowed his head, and said, "Dear God, we are in need of your wisdom down here. Can you please stop blessing this man so much, so that he can start tithing again?"

As a side note here, scholars have debated the 10% rule for centuries. The word tithe actually means 10 percent, and is spoken about more in the Old Testament than the New Testament. Jesus actually said little in the context of tithing to the church, but instead concentrated more in the love of your fellow man, and helping the needy and downtrodden. Acts of random kindness...the giving of oneself, and of course the support of the church and its ministries is the calling of any Christian. Giving as you have been blessed, and your conscience is the best indicator, while at the same time asking yourself how strong is your faith in God. That has to be between you and God!

Simplifying Your Life

The third principal is to simplify your life in a way that clutters your life, and finances. Let's say you have 2 BMW's in the garage, a big fancy house and a boat in the driveway. You have every gadget known to man, and much of it is stored somewhere because you don't use then any more. To achieve the goals that you have set for yourself, it may be time to cut back a bit. Being a slave to the bank and other lending institutions is a fast track to the poor house, spiritually speaking. If you are in doubt of what this means, tally up only the interest on all of the loans that you carry. Don't forget the credit cards, as they are the worst enemy you can have when it comes to paying interest. Now that you have looked at that...ask yourself how it would simplify your life to have maybe 1 BMW, and one car that is less expensive. How would it affect your bottom line if you got rid of all but 1 credit card and only used that for emergencies? Simplifying is a huge way to reach those goals you have later. It is only to say that we don't need to have so much, just because we can. Taking the money we have left for a change and putting it into an emergency fund, instead of spending every last dollar that you make into bills is a wonderful feeling. The recommended amount to have in an emergency fund is the equivalent of 3 to 4 months income. Some financial advisers are saying even more.

Pay Cash

Paying cash instead of on credit will save you an incredible amount of money, as we just spoke about, but bears repeating. Just a quick anecdote, if you buy on credit, and only make the minimal payment on that credit card bill, it will take you almost 40 years to pay off that one credit card.

Pretty scary...right? Some people use credit cards because they don't want to carry cash around with them, and that is fine, as long as it is paid at the end of the month, where you will not accrue the interest. The bottom line here is to stop spending unwisely and start taking control of what God has blessed you with. Have the willpower to wait until you have the cash if at all possible.

Retirement Fund

Having a separate fund for your retirement account is crucial, especially in these days when money seems to be drying up from our social security benefits. Social security was never meant to totally meet your needs at retirement, but as a subsidy to your retirement fund. Many people missed that fact, and again...is simply not taught in our schools. Living in the now seems to be the motto of most Americans, and they are going to be really surprised when they have reached an age to retire, and then can't retire because they owe so much. It is a real tragedy when people fail to plan for their retirement, and try to make it on social security alone. Medicare is something else that will surprise you if you think it will take care of all of your medical expenses. It won't...plain and simple. This isn't being written to try and scare you, but only to feed you some facts of the rude awakening you are in for if you don't plan for the future, and live the life that you have grown accustomed to in your earlier years.

If you have had good fortune throughout your life, instead of hoarding what you have, bless others as you have been blessed. Again, God has much to say about that, as we read a bit ago. Let the Holy Spirit work in you, to know what the truth is, and to let Gods light shine through you.

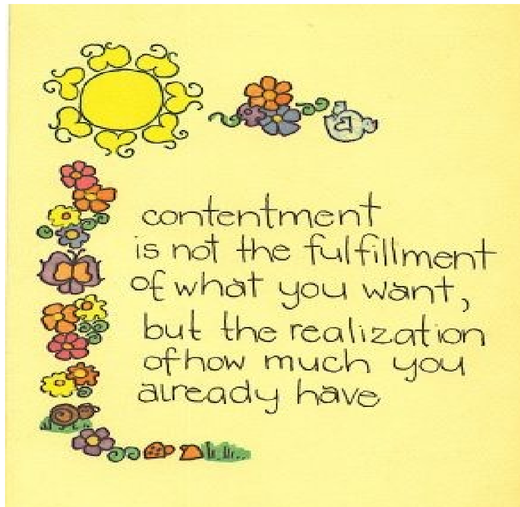
Maybe many of us need to be like the prodigal son, and come back to what is right in Gods eyes, and that is to live our lives simply, and generously, and that all things point back to our creator to glorify His name. God wants us to have our lives in order, so that we may experience all the joy that our earthly life has to offer. Amen.

Hebrews 13: 5-6

5 Keep your lives free from the love of money, and be content
with what you have, because God has said, “Never will I
forsake you or leave you.”
6 So say with confidence, the Lord is my helper, I will not
be afraid, what can man do to me.

Many times, we, as Christians, have not learned to simplify our lives. We have not learned the meaning of contentment. Have you simplified your life this week? Did you deny yourself anything that you wanted?

Are we using our money to answer God's calling, or are we squandering it to our own creature comforts and purposes? As we wait for the heavenly kingdom to come, are we faltering in our earthly kingdom and being foolish with the bounties that God has supplied us with?



Contentment will be our main category throughout this book, as contentment means different things to different people. We all want to be content. But what does contentment mean in your particular life? Is your contentment meaning that you need a lot of possessions or materialistic things? A bigger and better car? A bigger and better house? To own a football or baseball team? Being part of the American dream, or wherever you may live at this moment, it is instilled in us that we can be, or do anything we want in life, and have the bigger fancier house, or car, or whatever. Wanting the newest gadget or pretty shiny thing that comes along like the newest cell phone that seems to be changing monthly.

Content, or contentment is described in the dictionary as; satisfied, not displeased. To be at peace with oneself. So, in the context of the description, is that you in any way? Are you content with what you have, or do you strive to keep adding to your stash?

Jesus said in Luke 12:15, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions," but here we are, many of us, chasing after possessions in life. It is human nature to

always want better things. It has been called by some, "restless heart syndrome." I'm sure you've heard of restless leg syndrome, where you kick and can't get your legs to settle down, sometimes making it difficult to sleep or sit still.

"Restless heart syndrome" is in many ways the same. Our hearts jump around and gets restless and in a state of discontent when things are not going right, and the relief for that for many of us is...we go shopping. We feel that if we buy something, it will stop this feeling and we will be contented. You know what? It does. Getting that quick fix somehow makes us feel more content, even though it is very short lived. It soon gets set aside, and when we start something like cleaning up and getting rid of things, we find the item that gave us contentment for a while, and ask ourselves, "why did I buy that? I only used it for a couple of weeks, and then set it aside. What could I have spent that same money on instead?"

We use possessions to help us find contentment when we are discontent. Now, are we supposed to be discontent? The answer might shock you, but yes, God wants us to feel discontent, so that we may live our lives more fully through Him. As an example, we may see an injustice against another human being. Feeling discontent in that injustice may trigger an action to try and help right that injustice, and help that person. God wants us to be discontent to form a bond with him, and not to be satisfied of what we know of him, but instead to thirst for knowledge of Him, through Bible study, in our prayer time, and to come to worship services to know Him, and know how He wants us to live our lives through him. As we study and learn of how God wants this for us to grow, in character, in wisdom, and in grace. It is only then will we know the feeling of true contentment.

But discontentment shows its ugly face in so many parts of our lives. In our jobs, in our relationships, in our elected officials, and in our schools, and sometimes even on our churches. It is the discontentment that we feel in these areas, that makes us want to change them. So, what can we do? The first weapon in your arsenal is prayer. The power of prayer cannot, and should not, be forgotten in times of your own turmoil, or the turmoil of others. We live in hard times at this moment, not only in America,but around our world. Whole countries are facing bankruptcy, regime changes, war and poverty. So, in these times, if you are discontent with your employment, it may not be so easy to find another, so you may feel stuck in that job.

Paul learned to be content in many circumstances. In Philippians 4: 11-12, he was asking the Philippians to care for him some more, and he said he was not asking the Philippians to care for him more because he needed the caring, but instead to teach them something. He said that he had learned to be content in any situation he was in, and that he knew where his contentment came from...it was in the love of Jesus Christ.

"I can do everything through him who gives me strength." Philippians 4:13.

And where was Paul as he wrote those words? Yes, he was in prison. He could have gotten pretty disgruntled over this, but instead he chose to find contentment. He chose to find the good, and looking at the good is one of the ways that we battle discontent. We need to always remember that things could be worse. Paul, for example, could have been dead, so he chose to embrace his imprisonment. Instead of feeling sorry for his circumstance, he decided that he was going to write a letter to all of his churches, to continue to teach them how to be in the body of God.

So...in getting back to our purchases, we must ask ourselves, do we really need this item and how long is it going to make us happy, or content. Chances are, not for long. It is a quick fix of self indulgence and nothing more. The same could be true with "SALE" items. We will buy these items on a whim, maybe to stock up in the case of food, or because in our minds those things will never be on sale again...so we justify our purchases in that way. While it's good to stock up a little bit ahead, how much of an item is enough? We all know that when we get our weekly ads in the mail, or in the newspaper, that these things come on sale quite methodically.

Developing a grateful heart is another way of fighting discontent. It teaches us in 1 Thessalonians 5:18, "Give thanks in all circumstances." Are you giving thanks today? Not only in this time right now, but in the mindset you were in when you started reading this offering, or as you think of what the rest of the day has in store for you? As we start developing the grateful heart, it is then that we can see how we start to grow. Give thanks when you are in adversity. How we handle that adversity only makes us stronger, so we should be thanking God for each one.

Jesus tells us that the 2 most important things that we can do to find pure contentment, is to love our Lord, our God, with all our soul, and all our might, and to love thy neighbor as thyself. Sounds pretty easy. Love God, and help our neighbor. To do this, we need to simplify our lives, because we have to cultivate simplicity to be content. Is it a far stretch for you to be happy and content with less? With a smaller house? Without the cell phones with all the bells and whistles?

Without the designer jeans or shoes? Are you less clothed if you buy at Walmart? Will you not get to where you are going without that brand new car, instead of the one you are trading in? We ALL fall into the trap of bigger and better. Simplifying is one more way to give back to God, in helping others, by tithing to your church so that His ministries can continue, and grow, not only with our money, but with our time and energy as well.

Self-control, or self-discipline is needed to simplify your life. It is not always easy, because it calls for denying yourself.

Have you denied yourself, for example, going out to dinner just one time less per month, and instead using that money for God's work? Do you realize that just one night less of eating out could feed a family in a third world country for a whole month? Just something to ponder.

That is not to say that God does not want us to have nice things. God does, in fact, want us to prosper and be content. But if we do only for ourselves, and not for others, it is greed, and not the way God planned for our world to be. He has given us the choice to do what we will on this earth. It is up to you to decide in what way you will give back to Him for what He has blessed you with.

There are 3 questions that we need to think about in preparation of simplifying our lives, and exercising self-control.

1. What are the long term consequences of my actions if I spend this money today? Like will you have enough money to make your house payment, or other such needs.

2. Is there a higher good, or a better outcome if I use my resource of money or time differently? That is not to say that what you are spending your money on might be bad, but is there a BETTER way that it could be used?

3. If I spend this money today, will it, in some way, honor God?

Which tent will you decide to live in? Will it be in the tent of discontent, or will you live in the tent of contentment?

Benjamin Franklin once said, "Contentment makes poor men rich, and discontentment makes rich men poor."

As one of the 7 deadly sins, Greed is talked about being the desire for material wealth or gain, ignoring the realm of the spiritual.

It is also called Avarice or Covetousness.

With that being said, there is nothing wrong with wanting more out of life. There is nothing wrong with wanting that newer, bigger house, or the shiny new car. There is especially nothing wrong with wanting the best that you can get when it comes to your wife and children, and in the larger realm, your Mother and Father. After all, honoring your Mother and Father is a commandment, and the only commandment which offers rewards in heaven if you do so.

So, as we have already pointed out, the economic crisis over the past 4 years have been been a constant cause for fear and concern and even as Christians, we have bought into the idea that our money is ours, and not anyone elses, and that we can't give our money to anyone, not even to God. We were created by God to be a generous people, so if we are to give generously, then we need to change our attitude on how we look at the money and our finances. To do that, we have to have a change of heart, and as we have that change of heart, we can do what God calls us to do. Are you joyful on those Sunday mornings while you're writing your tithe to the church? When you drop your envelope into the offering plate, are you happy to give that money, and thank the Lord for the honor to serve Him?

The Christmas season is quickly approaching, and many of us have already started to do our shopping, so that we can find that *perfect gift* for our friends and loved ones.

We give our gifts with such pride on Christmas morning, and we are joyful that we have given, (hopefully,) that perfect gift to our spouse, our children, or our loved ones. We are givers, as God intended, so we should have that exact same joy each and every Sunday as we give our thanks to our Lord!

Psalms 24:1 states that everything we have belongs to God. We are just caretakers of what he has given us, managers of HIS money and possessions. God wants us, his children, to use what he has given us for His purpose while we are alive and of this earth. After all, being called by God, being called through Jesus Christ, is about living as a disciple, and living as a disciple is that we are willing to do God's work. And when Jesus called us, He said, I will give you the most abundant life...go to John 10:10. "I want you to have an abundant life. I come so that you might have it."

Then, the world and its problems start to creep in, and we're kept from having the most abundant life, because we fear. We fear that we will not have enough....and so, we keep it to ourselves. Many people feel that they need that self gratification...they need that fulfillment in their lives, so they just keep it all for themselves. After all, the one at the end who has the most toys is the winner...right? We have bought into it. We, even as Christians have bought into the myth that life is about accumulating more and more possessions. That is why we need Christ in our lives. That is why we need the Lord, Jesus Christ, as our Savior. And when we accept Jesus as our personal Savior, we receive much more than abundance. We receive eternal life, (salvation,) forgiveness and grace, undying love, and the Holy Spirit.

The Holy Spirit is there to remind us that we are to trust in God for all things. The Holy Spirit is there in our times of weakness, to help us, and to change us to live God's way. When we do choose that we need all the toys for ourselves, to keep all the money to ourselves to insure that we have all we need for retirement, the Holy Spirit compels us to remember God's calling, to get our finances under control, and be generous. Generosity is a fruit of the spirit, and is the proof of our love and acceptance of Jesus Christ. In Acts 20:35 “In everything I did, I showed you that by this kind of hard work we must help the weak, remembering the words the Lord Jesus himself said: ‘It is more blessed to give than to receive.’ ”

In Matthew 16:25 Jesus says: "For whoever wishes to save his life will lose it; but whoever loses his life for My sake will find it.” You have to lose those old ways, and you have to come to new ways. Part of the new way is learning to be generous. It all belongs to God, and we need to learn to be generous with it.

One of the ways we, as Christians, are generous, is to give our tithe to God. In the Old Testament, Abraham was the first to give tithe to God. After he had rescued Lot, he went to the temple. The high priest gave him a blessing, and then Abraham brought his tithe, his first fruits, to say thank you to God for what he had done in rescuing Lot. We tithe to this day, the 10% as it states in the Old Testament. It mattered not if it was fruits, or crops, or animals. It was all sacred and holy to God, and He was pleased with these offerings, and He would bless the tithers abundantly.

We give thanks to God in our churches, and our prayers, but are we giving thanks in the ways that matter in the Biblical sense of tithing? Do we give our full 10% to continue the ministries of our churches and to spread the word of Gods eternal love for us? Or, instead, are we letting life get in our way, letting our own greed dictate what we give?

God's asks only 10% for the blessings he bestows on us, rich or poor. If we're poor we think we don't have enough, and if we're rich, we think it's too much to give. Like the story earlier about the man who made too much money to tithe any longer.

As you are blessed by God, you can be a blessing to others. Again, we are meant to be generous, giving people, but the only way that many of us can do this, is to simplify our lives and be truly content with what we have.