

CONTENTMENT AND PERSONAL FINANCES  
PHILIPPIANS 4:10-13

INTRODUCTION AND REVIEW

One of the benefits which comes from attending most seminaries is that a student has the opportunity to meet Christians from all over the world. When I was in seminary in Dallas, I got to know a number of students from India. Through one of them I was introduced to a family which recently immigrated from India. Pius Parmar and his wife were both nurses. The couple and their two young children were just getting established in this country. They had both found jobs in hospitals. They had saved up enough money to buy a car, but neither of them knew how to drive. So I volunteered to help Pius learn how to drive.

In the course of doing that I was invited into their home several times. They lived near the seminary, which was a poorer area of Dallas. They lived in a small apartment in an old brick building. They had very little furniture. Their clothes were still pretty shabby, and their apartment was heated by two old electric space heaters. Most of us would have felt uncomfortable living in their circumstances, but they seemed to be perfectly content. Perhaps it was a better living situation than what they had in India.

My suspicion is that a significant factor in people's contentment level is the living circumstances to which they have been accustomed. Many in my generation had parents who lived through the Depression. Perhaps there are a few among us who are old enough to still remember those days. When I have talked to people who had that experience, I have heard about the difficulties of those times, but I also usually detect a certain fondness in those recollections. I don't sense that young people who grew up in those Depression days were especially unhappy or discontent.

Today, however, we live in a society that breeds discontent. We are constantly barraged with messages from a variety of sources that would have us believe that contentment and fulfillment come from having more stuff and more money and more travel and more education. Rodney Clapp, the editor of *Christianity Today*, argued several years ago, **"The consumer is schooled in insatiability. He or she is never to be satisfied--- at least, not for long. The consumer is tutored that people basically consist of unmet needs that can be appeased by commodified goods and experiences. Accordingly, the consumer should think first and foremost of himself or herself and meeting his or her felt needs. The consumer is taught to value above all else freedom, freedom defined as a vast array of choices."** (10/6/1996) It is unfortunate that we human beings can become so easily discontent with our standard of living. The Bible says that it does not have to be that way.

We have seen in our study of Paul's letter to the Philippians that the apostle wanted his fellow Christians to experience joy in life. We have seen that he has mentioned several

barriers to joy. These include persecution and legalism and libertinism. Last week we saw from #4 that disunity among Christians and anxiety and stress can keep Christians from experiencing the joy which God wants them to have. Today we are going to look at what he has to say about personal finances and the barrier which they may pose to the experience of joy.

I.

The first lesson that I find in our passage is that **WE SHOULD REGARD OUR FINANCES AS A BLESSING.** (PROJECTOR ON--- I. WE SHOULD REGARD OUR...)

The Apostle Paul writes in v. 10, **“I rejoiced in the Lord greatly that now at length you have revived your concern for me. You were indeed concerned for me, but you had no opportunity.”** A bit later in the chapter it becomes clear that Paul is talking about a gift of money which the Philippian Christians have sent to him in his imprisonment in Rome by means of Epaphroditus, a leader of the church in that city. (PHILIPPI ROME MAP) In the ten years since Paul had been involved in starting that church in Greece, he had received a number of contributions from the Philippian Christians. He is happy and thankful to have received another one from them.

Paul sees this gift as a revival of the church's concern for him. Lest he be misunderstood, he quickly adds that he knows that they were concerned before, but they lacked the opportunity until recently. It could be that the Philippians lacked a messenger and representative to make this long and potentially dangerous trip to Rome. How many people were able to take several months off from their regular lives to make such a long, dangerous trip?

The other possibility for lack of opportunity may have to do with the economic situation of the Philippian Christians. A few years earlier Paul made a reference to another gift from the Philippians. (2 CORINTHIANS 8:1-2) He wrote in 2 Corinthians #8 vv. 1-2, **“We want you to know, brothers, about the grace of God that has been given among the churches of Macedonia, for in a severe test of affliction, their abundance of joy and their extreme poverty have overflowed in a wealth of generosity on their part.”** Philippi was the dominant city in the province of Macedonia. At a certain point their economic situation was described as “extreme poverty.”

It is important to understand that Paul did not regard money as inherently evil. (PROJECTOR OFF) He regarded this gift of money as a blessing. I got a letter years ago from a missionary friend of mine in Sweden. He made reference to the fact that in Sweden people, even Christians, regard those who are more successful than average and who make more money than most as automatically suspect. There is a general attitude that it is bad when someone makes more money than others. We see something of that attitude in this country. Even when people on the lower end of the economic scale are doing pretty well and are seeing their real wages increase--- which is not now, there is this concern about income inequality. It is bad that there are some making so much more, and the rich people are to be regarded as being bad.

The Bible does not support that attitude, that having more than others is inherently bad. There were a number of godly people in the Bible whom the Lord blessed with great material wealth. He did not condemn those whom He had chosen to bless in this way. The Book of Proverbs in the Old Testament encourages wise people to work hard and save. The result of that effort is often some degree of prosperity. Jesus did warn the rich people in His day that it would be hard for them to enter the kingdom of heaven. The inherent danger is that the rich--- however they may be defined--- may regard their riches as their prime source of security.

The Bible says that the attitude of the believer toward money is the key issue. Followers of God are to regard material wealth as a blessing. They are to receive such riches as gifts from God. At the same time there are warnings not to love money and not to make it our god in life. We are instead to regard financial resources as a trust that is to be used wisely and generously in the service of God.

Paul wrote in 1 Timothy #6 v. 10 (PROJECTOR ON--- 1 TIMOTHY 6:10), **“For the love of money is a root of all kinds of evils.”** Jesus warned His followers (MATTHEW 6:24), **“No one 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.”** If money and the accumulation of lots of stuff is our top goal in life, then we are likely to sacrifice a lot of important things in life to get more of it--- like family and mates and kids and other people and ethics.

Unfortunately the accumulation of money and stuff is the top goal for a lot of people in the world around us. (PROJECTOR OFF) There is an annual survey that UCLA conducts of thousands of incoming college freshmen. In the last results which I saw 73% of incoming college freshmen said that it is “essential or very important to be well off financially.” A Pew Research Center survey found that 80% of 18-25 year olds regard getting rich as a top life goal for their generation. (Associated Press, 1/23/2007)

Bruce and Marshall Shelley in their book *The Consumer Church* write, **“Consumption ... has come to be a central organizing principle of the American economy, and therefore for most individuals in America. The widely held dream of personal success is usually a matter of higher and higher income and the accumulation of more and more things.”**

We Christians are affected by this attitude and mindset. We need to be aware that there is an underlying assumption behind this consumerism and pursuit of happiness by the accumulation of things. That assumption is that prosperity and financial success produce happiness and fulfillment in life.

In a 2018 *New York Times* article Jonathan Rauch wrote, **“In America (and also in other countries), an impressive postwar rise in material well-being has had zero effect on personal well-being. The divergence between economic growth and subjective satisfaction began decades ago. Real per capita income has more than**

**tripled since the late 1950s, but the percentage of people saying they are very happy has, if anything, slightly declined.” (NYT, 8/21/2018)**

Before we moved to Boulder City my family lived in Fairfield County, Connecticut, which at the time, according to the statisticians, had the highest per capita income of any county in the United States. The headmaster of the private school located next to our house lived in Greenwich, Connecticut, which may be the wealthiest town in Fairfield County. Over lunch one day he told me that he did not know any of his neighbors who were happy about their lives, none.

There is a Princeton economics professor by the name of Alan Krueger, who concludes, **“The problem is that once people get past the level of poverty, money does not play a significant role in day-to-day happiness. It certainly can buy things, but things do not usually address most of the troubles people experience in daily life-- concerns about their children, problems in intimate relationships and stressful aspects of their jobs. When people daydream about winning big, they focus on all the things they would buy, without recognizing that does not contribute all that much to their well-being.” (LVRJ, p. 3A, 7/4/2006)**

The lesson here is that we should regard our finances as a blessing. The focus in our passage is upon Paul’s situation and the gift which he received with joy. At the same time we should keep in mind that there was a group of Christians who participated in sending this gift. We can use our financial blessing to be a blessing to others, whether the recipient is a friend in need, a relative, a charitable organization, a missionary, or a church.

II.

In vv. 11-13 Paul’s message seems to be that WE SHOULD DEVELOP AN ATTITUDE TOWARD FINANCES OF CONTENTMENT. (PROJECTOR ON--- II. WE SHOULD DEVELOP AN...) Paul did not want the Philippians to think that his well-being was determined by the financial gift or its delay in coming. So he wrote, **“Not that I am speaking of being in need, for I have learned in whatever situation I am to be content. I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need. I can do all things through him who strengthens me.”**

The word which Paul used here for “content” was not used anywhere else in the New Testament. It literally means “self-sufficient.” It was a term used in Greek philosophy by the Stoics. The Stoics said that the ideal person was one who accepted whatever happened to him or her without being the least bit upset. This ideal person would be content, or self-sufficient. Before the Stoics were around, the famous philosopher Socrates used the word in regard to finances. He asked the rhetorical question, **“Who is the wealthiest person?”** His answer: **“He that is content with least, for contentment is nature’s wealth.”**

The contentment which Paul is describing is not a self-sufficiency. It is a sufficiency that finds dependence upon Jesus. The apostle also says that contentment is a virtue which he learned. It was not a natural characteristic. It was a quality that had to be developed. The exact term that he used in this verb for “learned” often has a connotation of “to learn by experience.”

In v. 12 he refers to those experiences. He has had times in life when he went hungry and times when he had more than enough to eat. He had experienced economic poverty and economic abundance. Prior to his conversion to Christ Paul had received the best schooling available to a Jew of that time. He had been a rising star among the Pharisees. To get that kind of education and training his family probably had money. At times during his ministry as an apostle he stayed at nice houses and was well taken care of. We also know that there were times when he had few physical or financial resources. During at least one period of his life he worked as a tentmaker to put bread on his table. But through times of feast and famine he learned contentment.

Those of us who have had the experience of being unemployed or underemployed, know that it is not easy to live in times of humble circumstances. I have had that experience. At one point years ago I had to live with my wife and baby with relatives. I am sure that many of you have had similar experiences.

Even people in wealthy circumstances often have difficulty. The guy who was my spiritual mentor in college later went on to serve as the chaplain of both the New York Giants football team and the New York Yankees baseball team. This was during the 80's and 90's. He said that one of the biggest problems which the athletes with whom he worked had was dealing with money. Even though they all made a lot of money, they still tended to run up big debts, overspend, and work hard to make even more money.

Paul says in v. 12 that there is a secret involved in learning financial contentment. That secret is described in v. 13: **“I can do all things through Him who strengthens me.”** (HUDSON TAYLOR) Hudson Taylor was a missionary who worked for many years in China. Though he was committed to Christ and worked hard, he lacked joy and contentment in his life. One day he got a letter from a friend that contained this sentence: **“It is not by trusting my own faithfulness, but by looking away to the Faithful One.”** That one thought grabbed him and became a turning point in his life. He realized that he had been working hard out of a desire to please God and win His approval and acceptance. Now he realized that the key was to focus on God's faithfulness and the significance and security which He promised to provide every Christian simply as a result of trusting in Him. Real contentment and joy comes not from our accomplishments but from a realization of what God has done for us and continues to provide us. Contentment comes from faith and dependence upon Him.  
(PROJECTOR OFF)

Contentment in whatever financial circumstances we find ourselves should not be seen as an excuse for laziness or failure to take the initiative. That was a problem apparently in the church at Thessalonica, not far from Phillippi. In his second letter to the Christians

in that city (PROJECTOR ON--- 2 THESSALONIANS 3:10) Paul wrote, **“If anyone is not willing to work, let him not eat.”** Even Paul was willing to work as a tentmaker and leather worker when finances became tight.

Part of our concern for personal finances has to do with fear about the future. What if I lose my job? What if the stock market drops 20 percent--- that will never happen, right? How can I help my kids get through college? Will I have enough money to live reasonably well in retirement? Hebrews #13 v. 5 adds a helpful admonition. (HEBREWS 13:5) The author says, **“Keep your life free from love of money, and be content with what you have, for he has said, ‘I will never leave you nor forsake you.’”** The word for “content” here is slightly different from the word in our passage.

George Mueller took passages like this one seriously. (GEORGE MUELLER) He ran an orphanage in England in the 1800s that continued to operate long after his death in 1898. Mueller claimed that he never asked anyone for money except the Lord. He and his orphans, as a result, never went without food. Later in his life he wrote, **“At first I was able to trust the Lord for \$10--- the rough American equivalent for his English currency--- then a hundred, then a thousand, until with the greatest ease I would trust Him for a million dollars, if there was occasion.”** George Mueller learned contentment, and he learned to trust in God. Over the period of his fifty years of service in running this orphanage he received an estimated \$7 ½ million in contributions. The secret of contentment is finding our significance and security in Jesus.

III.

Consider finally a basic application to all of us in regard to our finances. OUR PERSONAL FINANCES SHOULD BE DEALT WITH BY WISE MANAGEMENT. (III. OUR PERSONAL FINANCES...) We need to learn contentment in regard to our personal finances by finding our real security in the God who is there. Often in regard to our own finances we don't have a clear picture of what our finances are. Many of us struggle in terms of the organization of our finances.

Jesus told a number of parables that focus on the subject of money. One of these appears at the beginning of Luke #16. I made reference to that parable two weeks ago. Jesus spoke about a clever steward, a money manager who got himself out of a difficult situation with some shrewd manipulations. (LUKE 16:10) In vv. 10 & 11 of Luke #16 Jesus concludes, **“One who is faithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much. (LUKE 16:11) If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches?”**

Jesus calls money “a very little [thing].” But he also says that if we don't manage money well, we are not fit to manage eternal riches. So there seems to be an application waiting to be made here about organization of our personal finances. (PROJECTOR OFF)

Marriage counselors typically regard money disputes as second only to communication issues as the leading cause of marital problems among American couples. In most of these situations couples have not tried to put together a budget. In most marriages one spouse tends to be more liberal in spending habits than the other partner. The more conservative spender typically gets upset by the spending of his or her mate. When both partners in the marriage overspend, then there can be extra difficulties.

I realize that we have a somewhat older congregation, and perhaps most of us have figured out a way of dealing with finances that works. But there may be some among us who are struggling a bit in this area. It does not help that we are dealing right now with soaring inflation and rising interest costs. Wages are not keeping up with inflation. We are getting shocked each time that we fill up the gas tank by the price that we are paying.

One thing that I have typically done when I have tried to help individuals or couples or families with their personal finances is to have them write down all of their expenditures for a month. I have copies of the budget sheet which I use in the foyer of the church. If you would like to try doing this, feel free to pick up a copy. I list the typical categories of expenditures that we all have. So the thing to do is to write down everything that you spend in a month under one of those categories. There are some categories where you may not spend something every month. For example, maybe you pay your car insurance every six months. So the thing to do is to average that out for what it costs every month.

At the end of the month add up everything that you spend in each category. Add up all of the categories and then compare your expenses with your total income. There is a problem if you are spending more than you are taking in. The point also is to see if there are areas where you are spending where you haven't consciously realized how much it is costing you. Maybe you are buying coffee at Starbucks every day, and you realize that you are spending half a gazillion dollars on that. Maybe it will prompt you to cut down on some expenses like that.

My wife and I actually do this every month. We figure out our monthly income, and we divide it up among these categories on the budget sheet. Then we write down all of our expenditures. I realize that this is more nerdy than probably anyone else will be. But it has been helpful for us. We avoid arguments because each month we plan out our budget and work within our categories. So it works for us. Perhaps some of you would try it just for a month to see if it is a helpful exercise, and if it helps you get a handle on your personal finances.

Another financial issue that gets many families in trouble today is the credit card. I checked this week online and found one source that said that 45% of Americans carry a balance on their credit card. Another source said that it was 47%. In other words, these people don't pay off the balance on their credit card each month. Again I checked online and found that the average interest charge on credit card balances for new accounts is

19% and 15% for existing accounts. That means that a lot of our hard earned money in these situations goes just to pay interest.

There are several proverbs in the Old Testament that warn us about going into that kind of debt. Paying interest on an unpaid balance is not the best use of our resources. If you are in that situation, you might be a good candidate to try doing this budget exercise to see where you might be able to cut down on expenses in order to get rid of that expensive debt.

A common reaction that we have when we discover that our spending is outpacing our income is to try to figure out how to increase our income. The better thing to do is to first look at our expenses. We live in a culture that is plagued with consumerism. The society around us tries to convince us that our desires and wishes and wants are needs. The reality is that we could probably survive without the most expensive cable option or with having one less streaming service that we are paying for or by not having the most expensive cell phone or cell phone plan. People might still love us if we cut back on our Christmas spending. Sometimes you can almost get as quality stuff at a thrift store as at Dillards. A couple of years ago I got two brand name suits at Savers that fit me perfectly for a ridiculously low price.

Our spending patterns reveal a lot about our priorities in life. Our attitude toward spending also says much about the source of our contentment. A comment in *Reader's Digest* some time ago went like this: **“Money will buy a bed but not sleep; books but not brains; food but not appetite; finery but not beauty; a house but not a home; medicine but not health; luxuries but not culture; amusements but not happiness; religion but not salvation; a passport to everywhere but [not to] heaven.”**

Timothy Dwight (PROJECTOR ON--- TIMOTHY DWIGHT) was the grandson of Jonathan Edwards, the famous New England preacher of the 1700s. He was a pastor and eventually president of Yale between 1795 and 1817. He once said in a sermon, **“Men are merely taller children. Honor, wealth, and splendor are the toys for which grown children pine; but which, however accumulated, leave them still disappointed and unhappy. God never designed that intelligent beings should be satisfied with these enjoyments. By His wisdom and goodness they were formed to derive their happiness and virtue from Him alone.”** (PROJECTOR OFF)

I hope that as a result of the message today that some of you will look more carefully at your personal finances and make changes that will give you more control of this area of your lives. I hope that most of all that you will have a stronger conviction in your heart that money and material things cannot provide happiness and contentment. You don't need to buy things to be happy. You don't need to adopt the spending patterns of people around you. If the survey takers are right, the stuff that those people buy doesn't really make them more content in the end anyway.

Appreciate the things and the money that you do have. Treat them as gifts from God. You don't need to feel guilty if you have been blessed financially. But use those



resources wisely and graciously and generously. I hope also that you will determine to make your primary investment in life in serving and knowing God through a relationship with His Son, the Lord Jesus Christ.