

## Cultivating Contentment

*Keep your lives free from the love of money, and be content with what you have; for he has said, "I will never leave you or forsake you." So we can say with confidence, "The Lord is my helper; I will not be afraid." (Hebrews 13: 5 – 6)*

*And [Jesus] said to them, "Take care! Be on your guard against all kinds of greed; for one's life does not consist in the abundance of possessions." (Luke 12:15)*

*Whatever my eyes desired I did not keep from them; I kept my heart from no pleasure... then I considered all that my hands had done and the toil I had spent in doing it, and again, all was vanity and a chasing after wind. (Ecclesiastes 2: 10 – 11)*

June 2010 will mark my 30<sup>th</sup> year in ministry, and my 16<sup>th</sup> year here in Moorestown, which is more than half of that 30 years... pretty cool. In that time, I've preached a lot of sermons, and led a lot of meetings, met a lot of people ... and of course, I've performed a lot of funeral services. Most of those funeral services have had some point in them when someone – often many people – would share their best memories of this beloved person who has gone on to eternity. They share memories and stories that for them, 'sum up' the life and character of that person. And I've noticed something over the years...

I don't remember ever hearing *anyone* stand up and share something like this: "Well I'd like to remember ol' so and so...as a guy who had *a lot* of money." Or, "Mrs. \_\_\_\_\_, is someone I can remember as a person who had more stuff than anyone I've ever known. Wow. Very impressive."

They don't do that... people share about how that person was there for them in a time of need. They share how this person was generous with their possessions, and their time, and how they would make people welcome in their beautiful home... see the difference? They will share about character traits like integrity, faith, graciousness, humility. See, people's minds go immediately to the most important things in life when we remember someone at the time of their death. It all becomes pretty clear.

It does make you wonder then, why it is that we (humans) spend so much of our living energy in a frantic rush to accumulate more and more stuff... things that don't matter, often getting ourselves so deep in debt that it eats away at those very relationships and erodes those opportunities that we have

## **Cultivating Contentment**

to do something good and lasting in this life...but so many do.

And so we read again, and again, warnings in the Scripture like these on the screen (see above). We intuitively understand what Jesus meant when he said, “Life does not consist in the abundance of possessions”. Yet our culture is shouting out to us that that’s not true. So, even Christians end up with this wrestling in our hearts, inner turmoil.

On some level, we do believe Jesus’ words... but we still find ourselves devoting a great deal of our time, talents, and resources to the acquisition of *more* stuff. We *say* that our lives do not consist in the abundance of our possessions, but we *live* as if they do.

Adam Hamilton, in his little book “Enough: Discovering Joy Through Simplicity and Generosity” shares a different path, a way of defining our relationship with material things that is more in line with the teaching of Jesus. I began sharing with you some of those thoughts last week, and we’re going to continue here today and next weekend.

### **Restless Heart Syndrome**

You may have seen the ads for the treatment of a condition called RLS (Restless Leg Syndrome) – maybe some of you even suffer with these contractions and twitches in the legs. Hamilton talks about another syndrome, RHS, which is “Restless Heart Syndrome”.

The primary symptom of RHS is discontent. We find that we are never satisfied with anything. We acquire something, and then scarcely take time to enjoy it before we’re wanting something else. People with RHS are in a constant state of discontent. Looking for something that will satisfy.

Now there is a certain discontent that God has hardwired into us, it’s a good thing. Our hearts have been created with an inner restlessness that can only be satisfied by the One who made us. So some of this inner dissatisfaction with the things of this world, this life, is by design, it is meant to draw us to God.

## Cultivating Contentment

I read a book this past summer of C. S. Lewis' journey to faith and it was interesting that he and his brother identified this sense of longing for something more than this life, long before they became followers of Christ. They called it a 'longing for home'. In fact, even during his years as an intellectual atheist Lewis would write stories about this 'place' that was calling him...and like Solomon, he tried to find that place, to fill the void in his life with all sorts of things of this world, to no avail. Until he began to read the Gospels, where he discovered that 'home' was *not* going to be found on this world. Only hints, only clues... pointing to something beyond.

In Ecclesiastes we read that "God has placed eternity in our hearts"... and because of that, the things of this world will *always be to some degree or other*, unsatisfying. At best they will point to something more real, more solid. So there is a *healthy discontentment* that is in us, that is meant to drive us to yearn for a deeper knowledge of God, a deeper prayer life, to pursue justice and holiness, to love others more, and to grow in grace and character and wisdom day after day.

The problem arises when things that we **should** be content with become the things that we find ourselves hopelessly *discontented* with. So, for example, we find ourselves discontented with our stuff (it's never enough), our jobs (they're not perfect, not satisfying), our churches (full of hypocrites, and imperfections), our children, and our spouses. We get angry because nothing seems to be quite 'right', nothing is what we expect it to be.

God must look down on us and feel the way that we would feel if we were to give someone that we really care about a special gift, one that we spent so much time and effort to pick out, just right thing... and then they say, "Uh, can I have the receipt?" It's as if we're saying to God, "I don't like what you have given me, God; and I want to trade it in and get something better than what you gave me." So we're constantly looking for more... we are **discontented**.

### Four Keys to Cultivating Contentment

In Paul's letter to the Philippians he wrote of the 'secret' to his contentment (Philippians 4: 11 – 12). So, he is saying that he *learned* how to be content in whatever circumstances he found himself, well, so can we. Let me share with you four keys that can help us do that...

## Cultivating Contentment

### A. Four Words to Repeat: *It Could Be Worse*

Many of you have read some of the books by Pastor John Ortberg. Ortberg says that there are four words we should say whenever we find ourselves discontented with something or someone. “It could be worse”. Can you say that with me? It – could – be – worse! This is simply the practice of looking on the bright side, looking for something good in every situation. Now you know the Bible tells us that God can work something good out of *every* circumstance – but we’re going to have to look for it.

We hear people say this all the time, but we actually can do it. We can *choose* to focus on something good, no matter what we may not like about a thing or person or circumstance. Now we all know people who excel at the art of finding the cloud in every silver lining, but this is not a skill that will lead us to contentment. Try looking for the good... *it could* be worse.

### B. One Question to Ask: *for how long will this make me happy?*

So often we buy stuff, thinking it will make us happy, only to find that the happiness lasts about as long as it takes to open the box. Think about all those Christmases – where all those efforts to make our kids happy end up with tension at the end of the day, and a pile of stuff that before very long gets stuffed in a closet or the basement. And a lot of bills. For so many things there is a moment of satisfaction when we make the purchase, but the item does not continue to bring satisfaction over a period of time.

Many of the things we buy are simply not worth the expense...we’d save ourselves stress by simply controlling our urges. I remember a few years ago, when my two- year lease on my little Ford Focus ran out. And Dianna and I were crunching numbers, trying to decide whether to buy the car (for the residual price, which was pretty reasonable) or walk away and ‘get into’ a brand new car. We’ve always gotten good deals on cars because my brother in law was a Ford dealer. But he no longer is in the business, so there were all these cars out there calling me. (Not ‘us’ ...me.)

## Cultivating Contentment

And I think one of the coolest cars out there is a Mini Cooper S. So I went on line, and checked out the cost of one with the options that I needed (stuff that was already on my car). And I'm thinking, "We could do this". And my son was saying, "Get it!" And Dianna was saying, "Kim's wedding is coming up, remember..."

Now remember what I said last week, this isn't about judging each other, or deeming certain cars, etc. to be 'Christian' and others, not. It's all about living within your means.

And we decided that maybe we could have afforded it, but it was going to push us right to the edge with no financial margin. So if I ever do buy a Mini, its going to be after we have saved a good deal of the cost, and after I've driven a few of them to make sure that its what I want. In the meantime, my Focus is now paid off, and still runs just fine. (But I'll still see a Mini out in the parking lot once in a while, and I still think 'cool'.) "For how long will this make me happy?" And what are the 'hidden costs' going to be?

### C. Developing a Grateful Heart

If we are to become content people, we need to learn to be grateful. Paul said that we are to "give thanks in all circumstances" (1 Thessalonians 5:18), and he certainly experienced a wide range of circumstances. From shipwreck, to prison, to times of plenty. A grateful heart recognizes that all of life s a gift. Contentment comes when we spend more time giving thanks for what we have than thinking about what's missing or wrong in our lives. What do you think more about?

### D. Where Does Your Soul Find True Satisfaction?

As we've been talking about, the world answers this question by telling us that we will find satisfaction in ease of life, in luxury, in comfort and in money. The Bible, however, answers that question quite differently. From Genesis to Revelation, it tells us that we will only find real, authentic satisfaction in God alone.

- *"O God, you are my God, earnestly I seek you; my soul thirsts for you, my body longs for you, in a dry and weary land where there is no water. (Psalm 63: 1)*
- *"Whatever my eyes desired I did not keep from them; I kept my heart from no pleasure..."*

## **Cultivating Contentment**

*then I considered all that my hands had done and the toil I had spent in doing it, and again, all was vanity and a chasing after wind.” (Ecclesiastes 2: 10 – 11)*

Jesus said that the two most important things we must do are to “Love the Lord your God with all your heart, and with all your soul, and with all your mind”... and to “love your neighbor as yourself” (Matthew 22: 37, 39). If we keep our focus on these two things, he says, *we will find satisfaction for our souls and lasting contentment.* Love God, and love others... everything else needs to find its place within that framework.

Now, let's get practical... I have included in this week's bulletin links to some on line tools for you to look at to help in the process of budgeting, based on the response to last week's message. This is not going to be an easy transition – this journey to simplicity and generosity – but it will be worth it. We're also looking into ways that we may be able to give some practical help to you via seminars and perhaps some one – on – one financial counseling.

### **Five Steps for Simplifying Our Lives**

Contentment in our lives goes hand and hand with simplicity. We need to cultivate contentment **and** simplicity. Here are five practical steps for simplifying our lives:

#### **A. Set a goal of Reducing Your Consumption, and Live Below Your Means.**

The first step here is to track what you are actually spending on everything, and make a solid and realistic budget. In the premarital counseling that I do for every couple I marry I remind them of a frightening statistic. The number one cause of divorce is finances. But it has virtually *nothing* to do with the amount of money that they will make. Finances are the #1 cause of divorce for people with practically nothing and those who are making six figure incomes each. It's a matter of living within your means – and to find contentment and to experience the joy of generosity, requires *below* your means.

Once you have a clear picture of what you are actually spending, you can find ways to reduce your own personal consumption and the production of waste in your life. I was talking to Carol Talbot

## **Cultivating Contentment**

last week who thought it would be an interesting idea to encourage people to meet together and share your ideas, and things you've learned about living more simply. I think that's a good idea.

But it's not terribly complicated – from small changes, i.e., use canvas bags when you go to the grocery store. Clip coupons – pay attention to the cost/ pound. Ask yourself if you really need the 'top of the line' product in everything? Maybe mid- grade would work just as well? Aim at increasing your fuel economy over your existing car by 10% when it comes time to buy a new one. Push back the thermostat by a couple of degrees when you are away during the day and asleep at night. Brainstorm these things with your friends and family – do some research. Live below your means. Make less waste.

### **B. Before Making a Purchase, Ask Yourself: *Do I Really Need This? And, "Why Do I Want This?"***

These two questions will help us determine the real motivation behind our desired purchases. Is it a need, is it a self-esteem issue, or is it something else? You may find yourself wrestling with your true motive and then decide that your reason for purchasing that item isn't very good. And you will simplify. On the other hand, you may decide that this is a need, and the 'better' quality item is going to be longer lasting, or more effective... in that case: buy it! See, I'm not suggesting that we become ascetics and don the hair shirts, or never buy iPods or cool phones. Just suggesting that we first ask ourselves "Why do I want this?" and "Do I really need it?"

### **C. Use Something Up Before Buying Something New**

This goes against the grain of our American consumerism, but simply from an environmental vantage point, it is obvious. Our pace of waste production and our current use of raw materials is simply not sustainable. We are quickly destroying our world; taking good care of the things we buy and using them until they are empty, broken, or worn out can make this a better world to pass on to our children and their children. It's just good stewardship.

We can be more careful to buy things that are made to last... we can be much more wise when we are buying things that have a short lifespan.

## Cultivating Contentment

### **D. Plan Low-cost Entertainment that Enriches**

I have a friend who shared this story with me. He lived in a rural community where people didn't lock their doors – especially during the day. So one Saturday afternoon he was in his living room, watching something on TV and one of the local children – a neighbor who was, like, 6 years old walked in. He looked at the little screen and asked, “Where is your *real* TV?”

We both had a good laugh over this because we had the same TV. I still have mine, and I get grief over it from my daughter and my son in law. But it works fine. Dianna and I were some of the last cable holdouts and we didn't get a DISH until last summer. But that was not because we are cheap, or against TV, or big screens (I watch the Eagles at Kim's house!) but when our children were growing up we wanted to encourage them to read instead of simply watching TV. And we all did that. And Dianna and I still do. So I just don't feel the need to buy another TV as long as the one we have works so well. You just have to sit a little closer!

You can take walks, or go for bike rides, play games, read books from the library, enjoy an evening with friends, and lots of other things that cost virtually nothing. There are a lot of things that we can do that bring much pleasure that cost very little.

### **E. Ask Yourself: *Are There any Major Changes (necessary) That Would Allow Me to Simplify My Life?***

This is a question that only you can answer for yourself. Although in this economy some people are having this question answered *for* them. And that's kind of painful. But some of you might be in a position to be proactive here.

And look at things like selling a car and buying one that you can pay for in full. I know many people in this community have downsized their homes – and then wonder why they waited so long to do it. Ask yourself questions related to your home, possessions, job, and activities to identify some significant changes that would simplify your life.

## **Cultivating Contentment**

The ultimate purpose in doing that is this: if you cannot do all the things that God is calling you to do and you're just not able find joy in your life because you are in bondage to your stuff, perhaps it is time to simplify in some major ways.

We have a choice: we can live in one of two tents...

We can live in **discontent** or in **contentment**. Only you can determine which 'tent' will be yours. And you choose in large part by deciding what your life is really about. If you decide that "My Life does not consist in the abundance of my possessions" then you are choosing contentment.

Choosing contentment means that we look to God as our Source, and give thanks for what we have; it means that we will ask God to give us the right perspective on money and possessions and to change our hearts every day. It means we will choose to live simpler lives, we will waste less and conserve more, and we will choose to give more generously. (We will talk about the joy of giving next week).

Are there major changes that would allow you to simplify your life? Are you living a lifestyle you can't afford? Driving a car or paying a mortgage that is pushing you beyond your means? I want to encourage you if you feel this stress and it's keeping you from doing the things that God is calling you to do, maybe it's time to simplify in the major things.

Ben Franklin had it right when he said this: "Contentment makes poor men rich, but discontentment makes rich men poor" I'd rather you be someone who is poor but who has contentment than someone who had everything and doesn't even realize it. What is really important in your life?

Let's take a look at a video as we close and consider this question: what is really important to you?