

**GOOD STEWARDS AND FINANCIAL CONTENTMENT - Phil. 4:10–14**  
**November 6, 2016**  
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Today we begin a 3-week series looking at our stewardship, and what God says in the Bible regarding our financial giving to the work of Christ's church. People often say of the church, "They always talk about money." But, stewardship is not about what the church needs or wants from us, but rather, what God expects in response to what He has given us through Christ our Lord. Jesus thought it very important to talk about money, and so should we.

There is a story about a mother and son who lived in a forest. One day when they were out walking a tornado surprised them. The mother clung to a tree and tried to hold her son. But the swirling winds carried him into the sky. He was gone. The woman began to weep and pray: "Please, O Lord, bring back my boy! He's all I have. I'd do anything not to lose him. If you'll bring him back, I'll serve you all my days." Suddenly the boy toppled from the sky, right at her feet—a bit mussed up, but safe and sound. His mother joyfully brushed him off. Then she stopped for a moment, looked to the sky, and said, "He had a hat, Lord."

This story is a good illustration of our attitude toward the money and possessions God has given us: even when God blesses us greatly, we still want just a little more. When it comes to finances, many of God's people live in a constant state of dissatisfaction with what they have. The reason is that we are all born as sinners, and all sinners are natural materialists.

The dictionary defines materialism as the "theory or doctrine that physical well-being and worldly possessions constitute the greatest good and highest value in life." As a Christian you might deny that you believe in materialism. But many Christians, who are not materialists in theory, are materialists in practice! You know you are a practicing materialist if there is a certain amount of money you think you must accumulate, or something you believe you must buy, before you can be happy.

What is it you are waiting to have before you will be satisfied? Minivan? Newer house? New furniture? New pickup truck? New clothes? A faster computer?

I have seen financial discontent ruin marriages, cause parents to neglect their children, rob people of joy, and cause the work of God to go without adequate financial support around the world. So, how can we find financial contentment? The answer is found in Phil. 4:10–14.

(The apostle Paul teaches us . . . ) **SIX PRINCIPLES OF FINANCIAL CONTENTMENT:**

(The first principle provides us with a definition.)

**I. Financial Contentment Is the Ability to Be Satisfied in Plenty or Poverty (v. 10–12).**

**A. Phil. 4:10: The background for our passage is verse 10.** The Philippians had sent a financial gift with Epaphroditus. Paul rejoices because they had revived their concern for his welfare in prison. He says they had always been concerned, but had lacked opportunity to express their concern practically. "Lacked opportunity" probably means either . . . they lacked the money as they were a poor church. OR they lacked a messenger. But now, at last, Epaphroditus had come with their gift and Paul was very pleased.

**B. In verses 11 and 12, Paul says he has learned to be content in plenty or poverty.** The Greek word for "content" is *autarkes*, which means self-sufficient and emotionally independent of changing financial circumstances. The Greek Stoic philosophers in the ancient world used this word to describe a person who had the inner strength to face whatever happened to him, good or bad, with neither joy nor sorrow. The Stoics considered the achieving of "self-sufficiency" to be the ultimate goal in life. When Paul said he was content, he used this word to mean he was not dependent on money for satisfaction in life.

**C. I know this is not true for most people.** Most of us are dependent on a good bank account and an upwardly progressing income and standard of living for our happiness. We believe the bumper sticker that says, “The one who dies with the most toys wins.”

**D. According to God’s word financial contentment is the ability to be satisfied in plenty or poverty.**

## **II. Financial Contentment is Possible (Phil. 4:11–12).**

**A. The apostle Paul testified truthfully that he was financially content in both plenty and poverty.** 4:11a, “Not that I speak from want” Meaning: Paul’s appreciation for their gift was not expressed out of a sense of need or dissatisfaction with his circumstances. Paul was content in plenty and poverty. Paul writes about his contentment with poverty while on house arrest in Rome. By this time he had been in prison about four years—two years in Caesarea, and two in Rome. This is hard for Paul. He is an activist! He is goal driven. Yet God has confined him in prison for the last four years. He is barely surviving financially. Yet he claims he is content, satisfied, and joyful.

Elsewhere in Philippians he says . . . 3:1: “Finally, my brethren, rejoice in the Lord.” 4:4: “Rejoice in the Lord always; again I will say, rejoice!”

**B. We know it is possible to be financially content because Paul was.** It is possible for you and me to be satisfied with less than we would like to have. It is possible for us to be content with . . . Old clothes, a small house, no vacation, a beat-up car, no cable TV, or not eating out.

## **III. Financial Contentment is a Secret to be Learned (Phil. 4:11–12).**

**A. Twice Paul speaks of learning to be content.** 4:11: “I have learned I am to be content”; and 4:12: “I have learned the secret of facing plenty and hunger.” He uses two different Greek words for learned. 4:11: “Learned” Meaning: Learn through experience. 4:12: “Learned” Meaning: Learn a secret not known to everybody. Literally: “I have been initiated into a secret.”

Paul’s financial contentment was not something he received automatically at his conversion on the road to Damascus. He had to *learn* to be content. God took him through many difficult experiences of plenty and poverty before he had finally permanently learned to be financially satisfied in any circumstance.

**B. We too will have to learn to be content.** Contentment must be learned because it is not natural. As sinners we are naturally born discontent with our financial state. You may see this in your kids. After they open a shameful amount of presents on Christmas day, they ask, “Is this all there is?” We always want more! We always think we would be happy if we could make just a little more money. God teaches us by experience to be content with plenty or poverty.

**C. God is using the ups and downs of your financial life experiences to teach you several lessons that produce financial contentment.**

**Lesson One: Money cannot satisfy.** Eccles. 5:10: He who loves money will not be satisfied with money, nor he who loves abundance *with its* income. This too is vanity.

**Lesson Two: Love of money will produce misery.** 1 Tim. 6—“For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith, and pierced themselves with many a pang.”

**Lesson Three: Money provides a false sense of security.** 1 Tim. 6:17: Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy.

**Lesson Four: God can be trusted to meet all your needs for money.** Heb. 13:5–6: Keep your life free from the love of money, and be content with what you have, for He has said, “I will never leave you nor forsake you,” so we can confidently say, “The Lord is my helper, I will not be afraid.” C. S. Lewis has written that “He who has God and everything has no more than he who has God alone.”

God alone is the source of everything. You have no more real security for the future with \$10,000 in a savings account than if you have \$10 dollars in your pocket. God Himself has promised to never desert or forsake you. Knowing that God has promised and can be trusted to meet all your monetary needs will enable you to be satisfied with whatever you have.

#### **IV. FINANCIAL CONTENTMENT IS ACCOMPANIED BY A GRATEFUL SPIRIT.**

**A. Even though Paul was in prison and in poverty, he was grateful for what the Philippians sent him.** 4:10: “I rejoiced greatly . . .” 4:14: “You have done well . . .” Meaning: “You did a noble, a beautiful, thing in sending me a gift!” Paul says, “Thanks!” He doesn’t expect them to know he is grateful or to assume he is thankful. Instead he makes doubly sure they know how much he appreciates their financial gift. Paul’s satisfaction with poverty made him deeply grateful for anything he received.

**B. You see, a discontented person is usually an ungrateful person.** Discontented people are filled with self-pity because they don’t have more. They really believe they deserve to have more. They find it difficult to be truly grateful when someone gives them something. Someone once said: “The things we take for granted are dreams to many people.” When we remember that we in America are richer than 95 percent of the world’s population, it will help us be more content and more grateful.

**C. Are you a grateful person?** Do you freely express thanks when someone gives you a gift or in any way expresses a desire to help you financially? Do you expect people to assume you are thankful? Or do you act as if you had it coming?

#### **V. FINANCIAL CONTENTMENT IS REQUIRED BY GOD.**

**A. Paul’s example of contentment has the force of a command.** Paul was content in plenty and poverty. God expects you and me to be content as well. And we have seen that God explicitly commands us to be financially content in Heb. 13:5: Let your character be free from the love of money, being content with what you have.

**B. It is God’s will that you and I be completely satisfied with Him and with life whether we are rich or poor.** God commands us to have a joyful satisfaction that is independent of our financial circumstances. This joyful satisfaction is humanly impossible. *How can we ever get to a point where we are independent of money for happiness?*

#### **VI. FINANCIAL CONTENTMENT IS ACHIEVED BY CHRIST’S POWER (Phil. 4:13).**

**A. Paul didn’t learn contentment by his superior intellect or will power.** He achieved contentment by the power of Christ. “I can do all things through Christ who strengthens me. He literally said in Greek, “I am strong for all things through Him who continually infuses power into me.” Paul said, “The spiritual strength to be satisfied in plenty or poverty comes from Christ who continually strengthens me.” We normally don’t use this verse in the context of our financial giving to the church or our financial contentment. But, we CAN be content with what we have; we CAN put God first in our finances; and, we CAN faithfully respond with our time, talents, and treasure because Christ strengthens me to do so.

**B. If you want to be financially content, you will find the power in Christ alone.** Jesus Christ lives in every believer. Jesus Himself lived a life of poverty with total contentment. Jesus became poor for us, to bring us the riches of His grace and love. He wants to impart to you His divine power to be content no matter what your financial circumstances.

## **CONCLUSION**

1. If you would like Christ to give you His financial contentment this morning, here's all you need to do:
  - a. Confess your sin of discontent.
  - b. Surrender to Christ's will for you financially.
  - c. Ask Him in faith for His power to be content with the money and possessions he has given you.

Please pray with me: *Dear Lord Jesus Christ, I confess that I have sinned against you by my discontent with the money and possessions you have given to me. I now surrender to your will for me, whether it means financial plenty or poverty. By faith I ask you to empower me so that I can be satisfied with my financial condition. In Your name I pray, Amen.*