

# Money and contentment

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[ 0 : 0 0 ] Our first reading this morning comes from Matthew's Gospel, chapter 6, starting at verse 19. Do not lay up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal.

But lay up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.

The eye is the lamp of the body, so if your eye is healthy, your whole body will be full of light. But if your eye is bad, your whole body will be full of darkness.

If then the light in you is darkness, how great is the darkness! 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. Therefore I tell you, do not be anxious about your life, what you will eat or what you will drink, nor about your body, what you will put on.

[ 1 : 0 7 ] Is not life more than food, and the body more than clothing? Look at the birds of the air. They neither sow nor reap nor gather into barns, and yet your heavenly Father feeds them.

Are you not of more value than they? And which of you, by being anxious, can add a single hour to his span of life? And why are you anxious about clothing?

Consider the lilies of the field, how they grow. They neither toil nor spin. Yet I tell you, even Solomon, in all his glory, was not arrayed like one of these.

But if God so clothes the grass of the field, which today is alive and tomorrow is thrown into the oven, will he not much more clothe you, O you of little faith?

Therefore do not be anxious, saying, what shall we eat, or what shall we drink, or what shall we wear? For the Gentiles seek after all these things, and your heavenly Father knows that you need them all.

[ 2 : 0 7 ] But seek first the kingdom of God and his righteousness, and all these things will be added to you. Therefore do not be anxious about tomorrow, for tomorrow will be anxious for itself.

Sufficient for the day is its own trouble. So the second reading is 1 Timothy 6, the second part, verse 2 to verse 10.

Teach and urge these things. If anyone teaches a different doctrine, and does not agree with the sound words of our Lord Jesus Christ, and the teaching that accords with godliness, he is puffed up with conceit and understands nothing.

He has an unhealthy craving for controversy and for quarrels about words, which produce envy, dissension, slander, evil suspicions, and constant friction among people who are depraved in mind and deprived of the truth, imagining that godliness is a means of gain.

Now there is great gain in godliness with contentment, for we brought nothing into the world, and we cannot take anything out of the world. But if we have food and clothing, with these we will be content.

[ 3 : 24 ] But for those who desire to be rich, fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction.

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.

Jack, thanks very much indeed for reading. Please do keep 1 Timothy chapter 6 open. Just a couple of things to say by way of introduction.

One is I'm conscious it's very warm in here, so if you feel you need a glass of water at some stage, then do as water on the table at the back. Please don't suffer in silence. And the other thing to say is that, as the regulars will know, our normal kind of pattern on a Sunday is to work through particular books of the Bible.

We're not doing that for the next couple of weeks. Instead, we're focusing specifically on money and what the Bible says this week about money and contentment, and then next week what the Bible says about money and the future.

[ 4 : 33 ] So that is where we're heading just these next two Sundays. Dunwich is a wealthy place. We are wealthy people, so it's important that we pay attention. Let me pray for us and that God would help us to do that.

Let's pray. All Scripture is breathed out by God and profitable for teaching, for a proof, for correction, and for training in righteousness.

Heavenly Father, we thank you very much for your great kindness and generosity to us. We thank you for the Scriptures. Thank you for this sure and certain word.

And we pray that in our culture, which is so obsessed with money and so blatantly not content, we pray you'd help us today not only to hear your word, but to put it into practice and to live by it.

There was a story in the paper some time ago about Michael Schumacher, the retired Formula One racing driver, realizing he was late for a flight.

[ 5 : 41 ] The world champion politely requested that he be allowed to slip into the driver's seat of the taxi that was taking him to the airport. The cab driver accepted and then watched in awe as Schumacher burned up the autobahn, where, of course, there are no speed limits.

The taxi driver later explained, I found myself in the passenger seat, which was strange enough, but to have Schumi behind the wheel of my cab was amazing. Suffice it to say, they arrived at the airport with time to spare.

Well, this is the first of two talks, thinking about how the Lord Jesus transforms our attitude to money and to wealth.

And I want us just to begin by asking ourselves whether we are willing to accept that Jesus Christ is the great expert when it comes to money.

Just as Michael Schumacher is the great expert when it comes to driving a car, so Jesus Christ is the great financial advisor. I want to ask that because money, of course, is one of the great idols of our culture.

[ 6 : 54 ] And when we come to see what the Bible says about money, it can feel very countercultural and even threatening to us. Many of us in this room are good at making money, either making money for ourselves or making money for other people.

But do we believe that Jesus, who created the world, actually knows more about money management than we do? Let me provide some context.

One Timothy was written by the Apostle Paul to Timothy. He's pastoring a church in Ephesus. Turn to the beginning of the letter, where we see they've been infiltrated by false teachers.

Chapter 1, verses 3 to 4. We get a sense of that there. Let me read them to us. As I urge you when I was going to Macedonia, remain in Ephesus, that you may charge certain persons not to teach any different doctrine, nor to devote themselves to myths and endless genealogies, which promote speculations rather than the stewardship from God that is by faith.

Now, in our passage, in chapter 6, turn on, verses 3 to 5, we see their motives are exposed.

[ 8 : 18 ] Chapter 6, verse 3. If anyone teaches a different doctrine and does not agree with the sound words of our Lord Jesus Christ and the teaching that accords with godliness, he is puffed up with conceit and understands nothing.

He has an unhealthy craving for controversy and for quarrels about words which produce envy, dissension, slander, evil suspicions, and constant friction among people who are depraved in mind and deprived of the truth, imagining that godliness is a means of gain.

In other words, these false teachers, godliness is a means to gain, are ultimately in it for the money. And so Paul finishes this letter by showing Timothy what he should be teaching the church about money and contentment and wealth.

And you'll see on the outline that God wants us to grasp one principle this morning, followed by, well, he then gives us two reasons for it. So this is the principle, be content.

Be content with what you've got. Verse 6, Now there is great gain in godliness with contentment.

[ 9 : 34 ] Do you see the contrast between the false teachers in verse 5 who think that godliness is a means to financial gain, and Paul in verse 6 who says, No, the far greater gain is contentment.

He talks the language of the accountant. As he says, The greatest gain is not to gain money, it's not to gain wealth, but to gain contentment.

It is a huge gain not to be racked and driven by discontentment. I wonder if that describes you this morning.

Are you content? Are you content with your lot? Or are you always after the latest? The latest whatever it is.

In our culture where shopping is the most popular leisure activity, where the benefits of retail therapy, so-called, are widely proclaimed, where everything is marketed as a must-have item, I take it contentment is not going to come naturally to us.

[ 10 : 46 ] All of us, I take it, have to learn to be content. Indeed, elsewhere in the New Testament, in Philippians, the Apostle Paul speaks of how he had to learn contentment.

Keep a finger in 1 Timothy and turn back to page 1182 to Philippians chapter 4. Page 1182. Philippians 4, verses 11 to 13, and let's see what he says.

Philippians 4, verse 11, 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 surprising thing, I guess, is that Paul says he knows the secret of contentment in abundance as well as in need. Because, of course, contentment isn't just an issue, is it, for those who have little?

[ 12 : 03 ] It's also a contentment, it's also an issue for those who have plenty. And who is it, of course, who brings all the different circumstances of our lives?

It's God. He is sovereign over every detail of our lives. And so Paul has learned to trust God. He's learned to trust God for the circumstances that come his way.

Whether that is having a lot or whether it's having little. He's content because he knows that God governs every aspect of life. He trusts God to do what is right.

In other words, contentment is a fruit of genuine Christianity. It is a genuine gospel fruit because, of course, the Christian already possesses the most precious thing in the universe.

Just flick back a page, Philippians chapter 3, verse 7, as Paul says, But whatever gain I had, I count as loss for the sake of Christ.

[ 13 : 14 ] Indeed, I count everything as loss because of the surpassing worth of knowing Christ Jesus, my Lord. Compared to the wonderful worth of knowing Christ, of being known by Christ, everything else is secondary.

And, of course, just as contentment is a fruit of the gospel, it's a fruit of genuine Christianity, so inevitably discontentment is a fruit of atheism.

And so it's inevitable, isn't it, that as our culture drifts further and further away from its Christian moorings, it is inevitable that we have turned into a nation of discontented shopaholics forever longing for, looking for, the next thing that is completely inevitable.

Indeed, so much of our economy is geared towards making us discontent. Companies invent new products, so they have to create a market. They do that, don't they, so much of the time by making us unhappy, discontent with what we have.

The old one hasn't worn out, but then again, it's not the latest model. But buying the latest model will not make us content. When the broadcaster Chris Evans sold his media company, Ginger Media, several years ago, he made a personal profit of £75 million.

[ 14 : 39 ] In a moment of candour, he admitted, but there are only so many things you can buy, and when you buy them, you realise they don't give you a lot of happiness. £75 million, that's quite a lot, isn't it?

That's more than would fit in most of our piggy banks. The principle, be content with what you have. Back to 1 Timothy, chapter 6.

I think before we move on, it's also worth asking for those of us with children, are we aiming to teach contentment to our children? So often, I suspect, when they want the latest gadget, it's easy, isn't it, either to give in or simply to say, well, we can't afford it, which of course implies that, well, they could have it if we could afford it.

Instead, let's teach our children contentment. After all, if it's the best way for us to live, then it's the best way for them to live as well. real gain is not to be rich but to be content.

We have all we need in Christ. And in the following verses, the Apostle Paul gives us two reasons as he unpacks that.

[ 15 : 58 ] And as we look at them, I simply think it'd be helpful to be asking ourselves, do I really want to be rich? Do I really want more? Or actually, would I rather be content with what I have?

So the first reason, because it's sensible. Can we see how verse 7 explains verse 6? Verse 6, now there is great gain in godliness with contentment. Verse 7, for we brought nothing into the world and we cannot take anything out of the world.

You may know the story of the funeral of the multimillionaire as mourners gather at the graveside. One of the mourners is heard to say to another, how much did he leave?

The answer, all of it. We all do. And that is Paul's point here. Whatever we accumulate in our lives, we leave.

We give it up at death. There are no pockets in nappies and there are no pockets in shrouds. In that sense, wealth and the accumulation of material possessions is a bad investment.

[ 17 : 13 ] When was the last time you spoke to a financial advisor if you do those kinds of things and they recommended an investment opportunity which meant that you'd lose it all? You wouldn't touch it with a barge pole.

But that is life. We lose our wealth. It fails us. So verse 8, if we have food and clothing with these we'll be content.

How does Paul define contentment? Having food and clothing. Just as the Lord Jesus said in that reading from Matthew chapter 6.

God cares for the birds. He feeds them. He cares for the lilies of the fields. He clothes them and beautifully so. How much more will he clothe and feed us?

Which means, of course, the issue with contentment. It's never an issue of how much or how little I have. You can have little and be content.

[ 18 : 18 ] You can have much and not be content. It's never an issue of how much or how little I have. It's always an issue of my heart. Am I trusting my Heavenly Father to provide what I need?

Am I content and grateful for his kind and generous provision? For the way in which he has organized the circumstances of my life?

for me. It's looking to him in gratitude rather than looking at other people to see what they've got. Here's a question for us.

Time Out magazine did a survey last year asking Londoners how much money they felt they needed to earn to be content and to have the kind of life which they would like to have.

Now just do some quick mental processing and think to yourself what would the figure be for you? It might be 50,000 might be 100,000 might be 500,000 what would be the figure for you?

[ 19 : 35 ] The striking thing about the survey was that the more people earned the more they felt they needed. You might think the more they earned the less they felt they needed but actually the more they earned the more they felt they needed because of course more is never enough.

It's never enough. I suspect for those who buy the Saturday newspapers why they give away the aspirations of many or indeed the Sunday newspapers is the travel section will I be content without that holiday?

there's the property section will I be content without that kind of house or in that kind of area? There's the magazine with all the interior design with all the latest colours and fabrics and styles and so on there's the weekend section full of advice about how to live there's the personal finance section fuelling our aims for a quick buck there's the fashion section telling us what clothes and colours are in this particular season there is huge pressure on us isn't there not to be content the pressure to be acquisitive to make wants sorry to make wants into needs so I think to myself I want something and then actually it becomes a need be content says Paul it's sensible now I'm sure I'm not the only one who finds this teaching very sobering we're to be those who accept what

God provides for us to do so gratefully rather than demonstrating a lack of gratitude and yet of course it's also wonderfully liberating isn't it wonderfully so so practically how might we learn to be content how might we do an apostle Paul well I heard of one Christian recently who decided to stop buying a particular home fashions and home furnishings magazine because it wasn't helping them to be content you may think well that's a pretty small thing just not buying a magazine but very significant for that person or if we're married why not talk to your spouse about setting a family budget setting a budget which you will have regardless of salary in other words cap your budget cap what you spend don't let your spending increase simply because what you earn increases I guess if we're not married we can have the same conversation with a Christian friend in other words set yourself a lifestyle limit agree what you're going to have what you're not going to have rather than your lifestyle becoming more and more extravagant if you're in the fortunate position of earning more money over time how else might we learn to be content or we might decide to keep a few steps behind our peers

I guess in a whole range of things because actually we're training our hearts to be content perhaps an old kitchen instead of a new one not upgrading our phone so often buying a cheaper car spending half as much on a holiday having a year perhaps without buying any new clothes now none of those things may be appropriate for you in which case work out what is appropriate how to train your heart to be content so why firstly because it's sensible secondly because it's safe Paul's second argument is that it's spiritually much much safer to be content have a look at verses 9 to 10 where we see discontentment is dangerous but those who desire to be rich fall into temptation into a snare into many senseless and harmful desires that plunge people into ruin and destruction for the love of money is a root of all kinds of evil it is through this craving that some have wandered away from the faith and pierced themselves with many pangs now the bible is not anti money we've seen that haven't we in our studies in genesis abraham was rich judah and his family were rich joseph became fantastically rich in egypt we're not hindus or buddhists who teach that the physical world is an evil illusion material things are good god gives them to us to enjoy a nice house lovely holidays they're good things they are gifts from god it's better to be rich than poor it's better to have food and clothes than not to have them money itself is not the root of all evil although of course the non-christian world generally thinks that's what we believe now look at verse 10 more carefully it is the love of money that is a root of all kinds of evil a root of course is something that's hidden isn't it the hidden motive behind so many of the things we do is money the desire for possessions or perhaps the desire for security in the future so we can continue to have those possessions and things which is why

[ 25 : 07 ] Paul is concerned in verse 9 for those who desire to be rich who love money who crave it if you are someone who has resolved to be wealthy who is not content but eager for more can you see you are putting yourself in grave spiritual danger because verse 9 Satan uses the desire for wealth as a trap I take it we're meant to think of an animal trap so a large pit dug in the earth vertical stakes kind of put in the bottom of the pit the pit is then loosely covered with foliage and leaves and branches and things bait is set the animal pounces onto the stakes it's a very graphic illustration isn't it we face a similar danger if we desire to be rich and crave money says Paul the Sunday papers the Saturday papers the advertisers they make it all look very attractive don't they they're very glamorous always using beautiful people young people of course beautiful people but they can be the road to ruin and destruction exactly what happened to some friends of ours some time ago they wanted

I think to be rich wealthy they wanted the financial rewards that they thought should be theirs they crave these things and they have drifted away from Jesus Christ and I guess in a church in Dulwich there will most likely be some of us who have already begun to go down that same path and it is a terrible exchange to make to exchange the future for the present in other words wealth needs a spiritual health warning just as much as a packet of cigarettes desiring to be rich can quickly drive us to working longer hours or in a less godly way which can take us away from Jesus it can ruin families and destroy marriages and I guess many of us sadly will know people for whom that is the case we need to take these warnings seriously verse 10 it is through this craving that some have wandered away from the faith and pierced themselves with many pangs so let me ask where are you in danger of piercing yourself as the apostle Paul puts it in which areas are you dissatisfied with what

God has given you now next week we're going to see that only the knowledge and certainty of heaven can make us content in a world where the measure of us is in our possessions but for this week I want us to leave us thinking how are we going to train our hearts so that we are content here are some suggestions perhaps saying no to that home extension yes of course you could probably do with the extra space but actually you decide that training your heart to be content with what you've got is more important or perhaps not buying that kind of car that everyone else seems to have yes of course the badge on the bonnet would look nice but actually you decide that training your heart to be content is actually more important or perhaps actually you're a worrier and you're not a spender I mean

I guess we could almost divide this room in half couldn't we and half of us will be spenders half of us will be savers it's not as if the savers aren't spending their money they are they're spending their money on future security okay so no no smug savers we all spend it on something it's either on kind of stuff you can see or it's on the invisible stuff which you're hoping to buy in the future so no smug savers well again perhaps you need if you're a saver to train your heart put less money into your pension give more of it away trusting God to provide not just for the present but for the future now of course if you're here this morning and you are just looking on the Christian faith we're delighted you are here this is also a warning for us I think as well for those looking in on the Christian faith because money may be the very thing which stops you from putting your trust in

Jesus Christ because actually you know that if you begin to follow him then he'll have to be Lord just as he'll have to be Lord in the rest of life and yet I hope too we can see how wonderfully liberating this teaching of Jesus is to be content not to be endlessly chasing after other things while for others I hope that 1 Timothy 6 actually is a real encouragement because we are trying to learn contentment we are trying to train our hearts it may be that actually we don't have the same kind of lifestyle as our peer group at work do or people who we were perhaps once at university with or at school with or for other members of our family it may be that we don't allow our children to have everything the marketing people would like them to have it may be it may be that we said no to a job offer or no to a promotion at work because we know what the consequences would be in terms of contentment and family life and gospel ministry that is to live wisely that is to bring our children up in a way that is wise it is to know the great gain of godliness with contentment well there's lots to think through there so I'm going to suggest we do what we've done for the last couple of weeks which is just to spend two minutes on our own in quiet and reflection it might be an opportunity just to read through the passage again might be an opportunity to think through how we can train our own hearts might be an opportunity to rejoice ourselves actually and just to remind ourselves of god's great kindness and generosity to us and an opportunity for many of us to pray as well so let's spend a couple of minutes in quiet let me lead us in prayer whatever gain

[ 32 : 09 ] I had I count as loss for the sake of christ indeed I count everything as loss because of the surpassing worth of knowing christ jesus my lord heavenly father we praise you for the lord jesus christ we praise you for the wonderful blessings that we have in him we praise you heavenly father that as our heavenly father you provide for our needs just as you feed the birds and clothe the lilies we thank you for your great kindness to us and we confess the sin of being discontent we confess the sin of envy of making wants and desires into needs we pray heavenly father please would you fill us with gratitude and rejoicing in your very great kindness to us and please would you help us to heed these warnings of being contented and we ask it in jesus name amen