

# Finding Financial Contentment

## Part 2 – Biblical Financial Stewardship

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One warm Saturday morning, our men's ministry speaker drove up to the church building in a beautiful late model Honda Gold Wing trike with a trailer. It was an amazing machine. And I thought, Wow, that's an amazing machine! And it never even occurred to me how old my motorcycle was or what it would be like to have a new Gold Wing☺. And if you believe that, then you think I am far more qualified to address contentment than I am.

Is contentment possible? Is it realistic that we can watch someone pass us on the freeway driving our dream car – and be grateful for our own? Is it possible to be at peace with the fact that less qualified people have better jobs and bigger incomes than we do? Can we stop looking at the nicer homes, better furniture and more fashionable clothes of others without envy gripping our heart? Is it possible to win the war over jealousy and just enjoy what we have with a contented heart?

The answer is yes, it's a winnable war, but it's a war. And the answer is found in God's stewardship principle. The key to contentment is the fact that it's not our stuff. We are not owners. The money or possessions we use are God's property and God's business. We are stewards given the task of managing something God owns.

Stewards think different than owners. During high school I worked one summer at a new car dealer and sometimes did errands for my boss in a brand new Ford pickup – complete with the new car smell. It was fun to drive, but when work was over, I got back into my own well-used car and drove home. I wasn't really attached to that pickup since it obviously didn't belong to me. I just drove it for the boss.

A few years later during college I worked for a trucking company repair shop where I drove an older model Ford pickup with considerable rattles, blemishes and dings. (I admit I was responsible for one of those dings.) As I drove around the city picking up truck parts for the shop, it never really bothered me that the pickup wasn't much to look at. I wasn't really attached to it any more than the new pickup I drove at my high school job. This truck also wasn't mine. I was quite content to drive it as long as it had a heater, air conditioning and got me back to the shop.

You see, both trucks belonged to my boss; I was just a steward of them while I was on the clock. When we begin to think like God's stewards about the money and possessions we have, we will learn contentment. Whether the stuff we "use" is old or new, shiny or not, really doesn't matter because it all belongs to God.

Our goal in this set of studies is to begin to think like stewards. How much we have and how nice it is really is not our business. Thinking like stewards instead of owners is the key to contentment. And likewise, our contentment level is maybe the crucial measuring stick of whether God considers us good and faithful stewards.

### **Ahab: The Anatomy of Greed (1 Kings 21)**

If we are looking for a bad example to learn from, it's nice when we can pick on someone who is really evil and has been dead for about 3000 years. That's King Ahab of Israel. In 1 Kings 21 Ahab embarrasses himself for posterity by his bad example of greed and discontentment.

Ahab became king of Israel in 874 BC, 55 years after Solomon died. Ahab was actually the 8th of 19 bad kings in a row to rule the northern 10 tribes of Israel after the kingdom of Israel divided. We are introduced to Ahab in 1 Kings 16:30. "*Ahab son of Omri did more evil in the eyes of the LORD than any of those before him.*" What a wonderful way to be known! We have a clear picture of what God thought about this man, and Ahab's greed was Exhibit A in making the case for God's condemnation.

Biblical history informs us that Ahab built a palace inlaid with ivory (1 Kings 22:39). Of course all kings had nice places to live, but this was Ahab's 2<sup>nd</sup> palace. He had one palace in Jezreel but also this one in Samaria. Archaeologists have excavated the likely ruins of Ahab's palace in Samaria and have recovered over 200 ivory figures, plaques and panels in just one storeroom. How much more ivory was looted over the years we don't know, but Ahab certainly had a taste for imported ivory.

Most people are drawn to certain personal luxuries. If we can't "have it all," we often insist on a luxury item or two that we just must have. For one person it's the right clothes. For another it's steak or other fine foods. Still others insist on driving the best cars. At just about any income level we find ways to afford some personal luxury. Because we don't think of ourselves as "rich" we never even consider that we might be struggling with an issue of greed or discontent.

Ahab probably could have afforded to have most anything, but he seemed to have established ivory-laden palaces as his special luxury. His biblical legacy – besides being very evil – is that he built really nice places to live. Isn't that what we want people to say about us when we are gone? *He had really, really nice stuff.* That was Ahab's legacy

### **The Emotional Basis of Discontent**

What drove Ahab's greed – which we will now see full blown in the story of Naboth? Why do we become so discontent? Why do we crave to constantly upgrade certain material things? Is it just our natural interest? Is it simply the abundance of our prosperous culture? Maybe the origin of our discontent is deeper than that.

In the early 90's Mattel came out with *Teen Talk Barbie*. One of the phrases it said was, *Math is hard, let's go shopping*. Under pressure, Mattel deleted the phrase because it supposedly perpetuated the stereotype that girls aren't as good at math. But maybe what we should have been concerned about is the concept that shopping can soothe our emotions. For too many shopping is a drug that somehow distracts them from something difficult.

Possessions seemed to have been Ahab's drug of choice. And it wasn't just ivory.

In 1 Kings 20:43 we find Ahab angry. Instead of destroying the Aramean king Ben-Hadad, one of Israel's enemies, Ahab had made a treaty with him and let him go free. Then when God's prophet rebuked him, Ahab was sullen and angry (20:35-43). He lost face. He evidently felt disrespected as a man and as a king.

So Ahab was brooding in his Samaria palace when he saw Naboth tending a beautiful vineyard. Maybe Naboth was whistling to himself, and Ahab wanted to be happy too. When we see someone with something we don't have and they seem happy, we often assume that what they have is the reason for their joy.

And since Ahab didn't resolve his emotional state by repentance, he went shopping (1 Kings 21:1-4)! Ahab decided to give himself an emotional boost by trying to

buy Naboth's vineyard. No doubt it had worked before. Because Ahab was rich he could generally buy what he wanted and that made him feel good for while.

But Naboth wouldn't sell him his vineyard, so Ahab was even more depressed! So in his frustration over not being able to buy something he wants, Ahab makes a really mature decision. He says, *I won't eat* (21:4).

It's almost funny, but we have to come to grips with the emotional aspect of our discontentment, envy and greed. It's all the same thing really. We over-shop, overspend, over-save, obsess or hoard possessions very often because of unresolved emotional and spiritual issues.

Emotions fuel our greed. We have to admit our attachment to and our quest for material things quickly becomes an emotional dependency. Possessions can distract or appease us. We unwittingly feel that buying stuff is something we can control because there are other things we can't.

We maybe grew up watching our parents do this. Maybe they even made the tragic parental error that when we were unhappy or mad about something, they gave us candy or ice cream to get our mind off of our anger and to give them some peace. There is no better way to turn material things into an emotional drug (or to train greedy kids) than to try to coax them out of unhappiness with a treat or a toy at Walmart. This not only rewards them for their anger but teaches them to soothe emotions with something material – instead of repentance.

So maybe that bug is in our genes too. But if we are honest we know that we sometimes make financial decisions to try to soothe emotional issues.

Enter Jezebel.

### **Financial Accountability in Marriage**

Emotional issues are totally unresolved for Ahab. The only thing that could make it worse would be a wife like Jezebel. Ahab had married an equally dysfunctional and even more evil wife – Jezebel. She was not from Israel, but was rather a Sidonian Baal-worshiper. She certainly didn't embrace or even understand the contentment and trust that the true God of Israel could provide. 1 Kings 21 records the horrific story of Jezebel taking situation into her hands and executing Naboth based on bribed false testimony, so that Ahab could have the vineyard. She killed an innocent, godly Israelite who wanted to honor God's law by keeping his family inheritance (Leviticus 25:23).

What's may be surprising to us about God's judgment is that although it was *Jezebel's* plot and murder, *Ahab* was held responsible by God for her actions! The prophet Elijah told Ahab, "*This is what the LORD says: Have you not murdered a man and seized his property? This is what the LORD says: In the place where dogs licked up Naboth's blood, dogs will lick up your blood—yes, yours!*" (1 Kings 21:17-19)!

Being the leader of the family means that husbands are held responsible for their own financial mistakes as well as their wife's! The principle is found in the New Testament as well in the qualifications of deacons: "*A deacon must be the husband of but one wife and must manage his children and his household well.*" (1 Timothy 3:12) Household leadership in this cultural context was not just about parenting; it was about managing the money.

God holds husbands responsible for the financial stewardship of their homes. Husbands are accountable to God for the family checkbook, savings and investments.

Being the head of the home does not mean that husbands can buy the new shotgun, but their wife better not buy shoes! Leadership in a marriage means that husbands lead the team to best manage the money God allots them. As team leader husbands must respect that God will speak to both man and wife, but as leaders, husbands must take final responsibility for the financial stewardship of the home.

Money reveals much about the state of a marriage. It reveals if we are unified in our view of financial stewardship and contentment. Have we discussed stewardship as couples? Do we agree that it's not yours and mine? It's really God's money. If we agree, then there is hope for any financial situation we are in.

God can use finances and stewardship to actually unite and transform marriages. It's not about one spouse always giving in to the other. Dominance is not that answer. Stewardship means that both spouses must give in to God about financial stewardship.

### **The Cost of Discontentment**

Ahab and Jezebel seemed to have had the wealth and the power to sustain their greed. But then God stepped in. Yes, Ahab got his vegetable garden – for little while. And Jezebel got her way – for a little while. But what we gain by greed never brings lasting happiness. And in fact leads to death.

Ahab soon met his end – being shot by an arrow in battle even though he traveled in disguise (1 Kings 22:35). And Jezebel was eventually thrown down to her death from a window by her servants and the dogs ate her (2 Kings 9:33-36).

Greed has terrible endings, doesn't it? All the wealth of the kingdom couldn't resolve the emotional feelings of Ahab. And all the power of royalty could not protect Ahab and Jezebel from God's judgment. It's a terrible warning to us all about the end of greed and discontent.

Greed and discontent lead to destructive chaos in our emotions, in our marriage and of course in our finances. Discontent even leads to spiritual error and death.

Ahab seems to an example of the principle addressed by James: *“But each one is tempted when, by his own evil desire, he is dragged away and enticed. Then, after desire has conceived, it gives birth to sin; and sin, when it is full-grown, gives birth to death.”* (James 1:14,15)

Even as Christians we are likewise warned by Paul: *“People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. {10} For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.”* (1 Timothy 6:9-10)

This doesn't say that *wealth* is the problem; it's *wanting wealth* that is the problem! Those who have very little money can have just as much problem with greed as the wealthy do. Greed is not about the amount.

Someone is probably saying, *Now there's nothing wrong with wanting to be rich if I wouldn't cheat to do it.* Well, if we think that, it's our word against God's. God says that *wanting to get rich is wrong* because we have violated the stewardship principle of contentment. And the consequence is that we indeed fall into other temptations.

We need to address our greed at its core. Our desires are the problem. It's our desire for nicer and newer cars, clothes and furniture. Our sin must be acknowledged when we long for better vacations and long to be better off financially than our brother,

our dad or our competitor. We want to feel like a winner in the world. We don't have to worry about money anymore. We must realize that we easily fall prey to the worldly idea that more money somehow proves we are smarter and better.

That kind of thinking will lead to family and marriage disasters first of all, because in the process of trying to win the money game, someone in the family pays the price. Playing this game also leads to ethical disasters. As we think of ways of improving our bottom line, we find ways to be lazy, to shave off quality and get the same pay, to get paid for more time than we actually put in. As those things take place, the spiritual trap has already been sprung. If there are things that we don't want the boss to know about financially, or things we hope the government doesn't find out, then we've already started the plunge into ruin – all because of discontent.

Or the personal "ruin" of 1 Timothy 6:9 might simply take the form of suffering the slow thirst of finding life empty. We can discover after a couple decades of climbing the ladder of financial success that it's against the wrong building.

It's not the money we have or don't have; it's the love of money.

### **The Cause of Discontent**

Why are we discontent or greedy? We may tell ourselves that it's because we didn't have much growing up. Or we may excuse ourselves because we say the nature of business or the corporate or sales world demands greed. Maybe we think we need things to keep up with other people so we don't look weird. But if we are honest, we have to admit that our sinful nature is the reason for our greed. The issue is spiritual, not circumstantial.

(James 4:1-4) *"What causes fights and quarrels among you? Don't they come from your desires that battle within you? {2} You want something but don't get it. You kill and covet, but you cannot have what you want. You quarrel and fight. You do not have, because you do not ask God. {3} When you ask, you do not receive, because you ask with wrong motives, that you may spend what you get on your pleasures.*

We will never know the joy of contentment unless we fight the battle on the level of our own sinful desires. The lust for more is not an innocent past time. Browsing through catalogs might not be the right thing for us to do. Maybe the commercials are getting to us. Maybe we need to pray before and during a visit to a friend's house because we know that whenever we see their material possessions, we grow discontent, greedy and envious.

We have to admit that from Ahab king of Israel all the way down to little old you and me, we don't have an upgrade problem; we have a sin problem.

### **The Cures for Discontentment**

Do we want contentment? Do we want to be released from the pressure to upgrade our life? The word of God suggests several concrete changes in mindset we must make once we've admitted that it really is a sin problem.

#### **1. Contentment means lowering our expectations (1 Timothy 6:8).**

Paul exhorts us to lower our expectations to the essentials. (1 Timothy 6:8) *"But if we have food and clothing, we will be content with that.* Paul wasn't talking about

gourmet food and designer clothing; he meant that we have to lower our expectations to appreciate that God has given us – His stewards – the essentials.

This passage is actually just one of three times this particular Greek word for “content” is used in New Testament about finances. It simply means “enough.” God’s stewards agree with God that the essentials are enough. It is possible to be content with only food! Maybe God will even allow us a time in our life when we just have the essentials of food and clothing.

2. Contentment means not assuming that the answer is more income (Luke 3:14).

John the Baptist once addressed the issue of discontent when he was questioned by some soldiers about what repentance would mean for them. (Luke 3:14) *"Then some soldiers asked him, "And what should we do?" He replied, "Don't extort money and don't accuse people falsely--be content with your pay."*

Contentment with our pay is not the American way. We have come to believe that abundance and getting ahead in life financially is our birthright – and our employer is generally the culprit in our way! All of us have felt or are feeling financial pressures. And when our needs seem larger than our income, we assume the answer is more money.

Do you suppose that any of the Roman soldiers talking to John the Baptist had financial concerns? Of course they did. Rome was not concerned with making sure its soldiers were well-paid. In the culture, the Roman government probably expected soldiers to use their position and weapons to extort money – as commonly as waitresses are expected to receive tips. According to John’s words here, evidently one way extortion was carried out was by threatening to accuse wealthy citizens of some crime against Rome – unless they paid up.

John said, Stop extorting money. Now they were supposed to make it on pay alone. God’s word is telling us to be content with our pay, our income. More money is not the answer. That’s a hard one to swallow.

Thinking about others who have more simply makes us more miserable. Envy, greed and discontent never brought anyone happiness. On the other hand contentment does.

3. Contentment means expecting peace from our relationship with God, not from money (Hebrews 13:5).

*"Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you." (Hebrews 13:5)*

Contentment can bring joy no matter how much we have, because contentment is based in our relationship with God! If our wages don’t seem sufficient for our needs, we really can fall back on God who promised that He wouldn’t leave us.

The real issue is not whether our money is enough, but whether God’s promises are enough for us. Did we ever realize that our financial needs and desires are really meant to drive us to God? Let’s not waste the opportunity.

Ahab and Jezebel let greed rule and ruin their lives because they were actually running from God! What if Ahab had confessed and dealt with his greed when He saw Naboth’s vineyard? What a different story it would have been!

What if we would confess our discontentment as it occurred? What if we would begin to thank God instead – not just for our stuff, but for His presence? He’s right there

with us. He has promised to never forsake us. What if we began to realize that those feelings of discontent are actually invitations by God to find our satisfaction in Him? Those urges we have to upgrade are normal, but what if we learned to turn them over to Christ?

There's a old story of a humble Christian who sat down at a meal of only bread and water and prayed in gratitude, *All this and Jesus too.*

We will never be content until we are content with Christ. We will never be content unless we value our relationship with Christ more than possessing anything else we naturally desire. This is the only answer to greed and discontent – contentment with Christ.

Is that possible? It is, but it means letting God pry our determined fingers off of whatever it is we want to keep or to attain.

4. Contentment means finding satisfaction through Christ's strength whether we have too little or more than enough (Philippians 4:12-13).

Paul described the experience of having Christ's strength even when he was hungry – lacking even the essentials (Philippians 4:12b, 13) *"I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do everything through him who gives me strength."*

In reality, we can't be content in our own strength! We need Christ's strength – miraculously!

Paul uses a different Greek term for *content* here than he used in 1 Timothy 6:8. This term is similar, but it's a "food" word. It means "satisfied" – as in having a full feeling after Thanksgiving Dinner at Grandma's. As we lay on the sofa after a big meal, we may doze off into restful oblivion with the buzz of conversation and a football game in the room. We aren't hungry anymore. We aren't passionate about food at all anymore. We are satisfied.

This is the term Paul used to say that he was "full" even when he was hungry – because Christ gave him the strength to be "full" even when his pockets and stomach were empty. That's miraculous contentment!

Contentment is first of all a test of our stewardship because it reveals if we consider ourselves owners or managers. But contentment is even more. Our financial needs and even our temptations to greed are actually a perfect God-ordained opportunity to develop spiritual intimacy with Him. Financial contentment really is not about the money; it's about the eternally possibility of drawing close to the God who promised to give us what we need and to trust Him with what we think we lack.

A new wide-screen TV can't bring you peace. And a new Honda Gold Wing wouldn't really make me happy. But learning to live without either of them might just be the key to enjoying the riches of true contentment in our relationship with God.