

## CA 09 EMAW 09 MONEY AND CONTENTMENT

### Music Theme

**FOSTER:** Men, I want you to stop for a moment and really listen to these words.

*“ But godliness with contentment is great gain. <sup>7</sup> For we brought nothing into the world, and we can take nothing out of it. <sup>8</sup> But if we have food and clothing, we will be content with that. <sup>9</sup> Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. <sup>10</sup> 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. But you, man of God, flee from all this, and pursue righteousness, godliness, faith, love, endurance and gentleness.”*

[1 Tim 6:6-11 NIV]

Welcome to Champions Arise. Foster Braun here, and I'm with Kent Darcie. Today we are going to talk about a topic that is mentioned more in the Bible than any other: money. And we're going to look at how money can impact our contentment. Please stay with us for this important discussion on Champions Arise.

### **Theme music in – 5 S.**

### Music out

**FOSTER:** Kent, since God created us, He knows exactly how we work. So when Jesus said, *“Where your treasure is, there your heart will be also,”* (Matt 6:21 NIV). That's not something we can argue with, is it?

**KENT:** No. None of us can say, *“Well that may apply to him over there, but I don't have that problem.”* The battle between having money and having contentment is one most of us fight. Today we're going to spend some time with the scripture you read at the beginning of the program—which was from 1 Timothy 6 verses 6-11. If you have your Bible, I encourage you to turn there, however if you're driving, please don't. For you guys, Foster, can you please read verse 6 for us?

**FOSTER:** Sure. 1 Timothy 6 verse 6, “But godliness with contentment is great gain “

**KENT:** Thanks. In our previous programs we've talked about the importance of daily quiet times with God. And how that discipline will deepen our love relationship with Him. It also builds a desire for obedience to God's word which guides us toward godliness. But now we are looking at the second part of this verse: contentment. I'd like our listeners to really think about this question. If I came to you right now and had the power to give you contentment, what would it look like?

**FOSTER:** You know, the question sounds simple, but the more I think about it, the more complicated it gets.

**KENT:** Yes. Usually the first thing we think of is if all of our bills were paid, If the mortgage was paid, or our credit card debt was gone, or a car repair bill, or the car note. **We think** that if we were free from those burdens, we'd be content.

Or maybe if we had a bigger house, or a car, or a bigger car, or another car, **then** we'd be content. But we've probably heard of people that have all those things, and still aren't content.

Because contentment is a work of the heart. This reminds me of King David. The historian, Josephus, says David [quote] "excelled all other kings in riches"<sup>1</sup> [unquote]. Yet he wasn't content to trust God and did a census to see how big his army was.

And we're the same way. God has promised to supply all of our needs, but we live in a culture (particularly in the western culture) where "enough" is never enough.

**FOSTER:** I know what you mean. It seems like we are always being tempted to want things that are bigger, faster, shinier...

**KENT:** Yes and the other side of that is we're constantly tempted to be ungrateful for what we **do** have. One of the Ten Commandments says, "You must not covet your neighbor's house. You must not covet your neighbor's wife, male or female servant, ox or donkey, or anything else that belongs to your neighbor." [Exodus 20:17, ESV]

But it seems like we are immersed in a world that urges us to covet and be discontent. So our quiet time with God is essential for us to nurture a godly attitude and a content heart. Because if we aren't careful, there can be problems like we see in verse 9. Can you read verse 9 please?

**FOSTER:** Sure. "Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction."

**KENT:** Doesn't that sound terrible? "Plunge people into ruin and destruction." But Lonnie Berger, the author of "Every Man a Warrior" tells of a couple that lived these very verses.

The husband and wife's names were Jack and Karen. They met in grade school and married in college. Jack became a lawyer and Karen was working full time as receptionist so they were making a lot of money. They bought a big house, ate out all the time, and took long vacations in nice places.

**FOSTER:** uh Kent, so far that doesn't sound so bad to me.

**KENT:** It sounds pretty good to me too. And an interesting side note. Jack's dad was really proud of him. Bragged about Jack's income to others and all the luxuries his son was able to purchase. So in Jack's eyes, he and Karen had arrived and, as a result, they deserved the nicest things money could buy.

But Karen and Jack grew up in a simple farming community. Karen kept mentioning that they were spending a lot of money, however, Jack ignored her because they could afford it!

But as Karen reflected on their situation, she began to see that whenever Jack felt stressed, he would buy something. His wardrobe included 24 suits, 38 sweaters, 14 pairs of expensive shoes and he had boxes of things he'd purchased that weren't even opened! She also knew that Jack

longed for his dad's approval and that Jack's dad seemed to praise, rather than caution, all this extravagance.

But, suddenly things changed for the worst. And Jack and Karen found themselves with two big mortgages, large medical bills from Karen's unexpected illness, and a minimum payment of \$1800 a month on credit cards. This was just too much for Jack and Karen's relationship and they ended up hiring their own lawyers and filing for bankruptcy and divorce.

**FOSTER:** Just like verse 9 said, *“Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction.”*

**KENT:** Yes.

**FOSTER:** You're listening to Champions Arise. I'm Foster Braun and I'm speaking with Kent Darcie. Today we are talking about money and contentment. We've been looking at this issue through the verses found in 1 Timothy 6: 6 through 11.

We need to keep moving here, but I can't get over the part of that verse that says “many foolish and harmful desires” and Jack having 24 suits and boxes of unopened packages he had purchased.

**KENT:** It sounds crazy, but we all have to be careful. In Jack's case and in ours as well, it's the heart and motives that are creating the problem. Not the money. In this particular case, Jack desperately wanted the approval of his father. While I'm not blaming his reckless spending on that, unless we are solid in our relationship with Jesus Christ, any number of factors can influence how we spend money. For example:

- We might spend money so we can get the approval of someone like a relative or even our wife.
- We might spend because, as a child we felt deprived because our parents couldn't afford to get things for us.
- It is also very common for us to repeat what we saw and learned from our parents regarding how money is handled. If our parents were thrifty, we'll be thrifty. If our parents were spenders, we'll probably be spenders.

**FOSTER:** I also noticed that the items you just mentioned deal with the issue of contentment.

**KENT:** That's exactly right. If we aren't content with the unconditional approval and love **God** gives us, we'll seek the approval of man. If we aren't content with God's provision today, we'll try to make up for what we didn't have in our childhoods.

And again we are in a culture where money is held up as the savior for all our needs. And yes, money is important. We can't deny that. But if we aren't careful, we'll **believe** that money is our savior and start to love money instead of God. Jesus was very clear that we can't love God and money.

**FOSTER:** And the love of money is a root to all kinds of evil.

**KENT:** Yes and that verse goes on to say that “Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.” So what do we do? How do we avoid the traps this world sets up for us? 1 Timothy 6:11 gives us the answer; “*But you, man of God, flee from all this, and pursue righteousness, godliness, faith, love, endurance and gentleness.*” There are two things here I want to focus on: “flee” and “pursue.”

First we must repent of and flee our bad habits. Are we impulsive spenders? Do we buy things against our wife’s wishes? Are we digging ourselves into debt for frivolous things? If so, we need to ask God for forgiveness. **Then** we take steps to **avoid repeating** the bad behavior. In my case, I’m the impulsive one so my wife keeps our spending money.

**FOSTER:** Really

**KENT:** Yes. We have the money divided up by category—gas, food, misc, but she holds the money because I tend to be impulsive if I have it. That works for us.

Maybe for some of our listeners, you need to set up an agreement with your wife that you won’t spend more than \$100, or \$50 or \$20 without discussing it with each other first. You pick the amount. The important thing is you and your wife are in agreement. Remember in our story of Jack and Karen, Karen was trying to warn Jack, but he wouldn’t listen.

**FOSTER:** So we flee our old habits and ways, what do we pursue?

**KENT:** Verse 11 says, “pursue righteousness, godliness, faith, love, endurance and gentleness” We do this by having our daily quiet time with God. But because we are focusing on finances and contentment, I would focus my scripture memorization and meditation on scriptures that deal with finances. Like Matthew 6: 24, “*You cannot serve God and mammon.*”

Matthew 6:20-21 “*Store your treasures in heaven, where moths and rust cannot destroy, and thieves do not break in and steal. Wherever your treasure is, there the desires of your heart will also be.*”

Or Psalm 62:10, “*If your wealth increases, don’t make it the center of your life.*”

Or Matthew 6:33 [NLT], “*Seek the Kingdom of God above all else, and live righteously, and He will give you everything you need.*”

And a great scripture to meditate on is Philippians 4:10 through 13. This is where the Apostle Paul writes about his own contentment.

**FOSTER:** Kent, we are approaching the end of this program, so please give us a review of what we have discussed today.

**KENT:** Today we discussed how money (having it or not having it) can make contentment difficult. Our focus verses were from first Timothy 6:6-11. They spoke of the need to **flee** the love of money and **pursue** godliness.”

Foster, I think it’s important for our listeners to know that if they have made a mess of their finances, they need to confess this to God and ask His forgiveness. Then they need to take intentional guided steps to change. God will honor a humble heart. It may take some time to correct things, but no situation is too hard for God.

**FOSTER:** Thanks Kent. And I want to finish this section of the program the way we began. With financial advice from the Apostle Paul.

*“Godliness with contentment is great gain. Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. <sup>10</sup> 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. But you, man of God, flee from all this, and pursue righteousness, godliness, faith, love, endurance and gentleness.”*

[1 Tim 6:6-11 NIV]

**Music Theme in**

### **Closing**

(MUSIC OUT)

**FOSTER:** Thank you for listening to Champions Arise where men are equipped and strengthened to meet their God-given potential. Today we discussed money and its impact on our contentment. The material for this program is from lesson #9 in the book “Every Man a Warrior,” by Lonnie Berger. His book can be used by individuals, small groups, or in a class at your church. For more information on his book or to hear this or any of our previous programs in this series, visit our website at [www.championsarise.org](http://www.championsarise.org). I’m Foster Braun with Kent Darcie. Thank you for listening to Champions Arise. May God mold you into the man He knows you can be.

(MUSIC BUMPER OUT)

<sup>1</sup> <http://www.giveshare.org/newsletter/bookreview/davidstomb.html>. (*Antiquities of the Jews*, 13.8.4; 7.15.2)