

Finding Contentment: The Key to Healthy Stewardship

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Are you truly content today? If so, what is your contentment based on? How long do you think your contentment will last?

For most people, true contentment is a mystery. Why a mystery? Because very few people have found true contentment. Have those in poverty found contentment in their lack of earthly possessions? Have the wealthy been able to buy true contentment? You see, contentment is not found in poverty nor purchased by wealth, and if that is the case, then the million-dollar question becomes, What is contentment?

Look up *contentment* in the dictionary, and you'll find a definition something like this: "the state of being satisfied." But what does that mean? Does being satisfied mean owning all the items in your shopping cart? Does it mean having all your wishes come true?

Recently, I read about a young girl, Christina, who developed a rare cancer of the nervous system when she was only eight years old. As her ninth birthday approached, someone asked her what she wanted as a birthday present. Christina thought it over for a long time and finally answered, "I don't know. I have two sticker books and a Cabbage Patch doll. *I have everything!*"¹

Is it possible to develop a contented heart like Christina's?

Let's read what Paul has to say about contentment in his letter to the Christians in Philippi, "Not that I speak in regard to need, for I have learned in whatever state I am, to be content: I know how to be abased, and I know how to abound. Everywhere and in all things I have learned both to be full and to be hungry, both to abound and to suffer need" (Philippians 4:11, 12).²

I really like how *The Message* paraphrases this passage, "Actually, I don't have a sense of needing anything personally. I've learned by now to be quite content whatever my circumstances. I'm just as happy with little as with much, with much as with little. I've found the recipe for being happy whether full or hungry, hands full or hands empty" (verses 11, 12, *The Message*).

Did you notice that the apostle Paul writes, "I have *learned* . . . to be content" (verse 11; emphasis added)? Apparently, contentment is something that we can learn; we can teach ourselves to be content. But to learn it well, we will need a good recipe.

As we consider the subject of stewardship, we will see that one of the key elements to becoming a faithful steward of our resources is to learn true contentment. The reason why so many people in this generation are wasting so much of their time, so many of their resources, and so much of their own health is because they are trying to find something they have lost or never had—a sense of contentment.

We want to talk about how to become a faithful steward through being content, but before we do, we need to identify some “contentment killers” for Christians.

1. *Forgetfulness.* As Christians, the real purpose of our lives is to serve God. Forgetting this, or focusing on something else as the purpose of life, is a real “contentment killer.” In Jesus’ encounter with the devil in the wilderness, Satan tried to cause Him to forget the real purpose of His life on earth, “And he [Satan] said to Him [Jesus], ‘All these things I will give You if You will fall down and worship me.’ Then Jesus said to him, ‘Away with you, Satan! For it is written, “*You shall worship the Lord your God, and Him only you shall serve*”’” (Matthew 4:9, 10; emphasis added).

One of the enemy’s most successful traps is to make us believe that we must follow the current expectations of society in order to be truly content. If he can achieve that, we will easily forget why we are here and our purpose in life as Christians. And it is so easy to adopt the enemy’s suggestions. It’s so easy to adopt the world’s goals—“more, bigger, and still more.” Then, when we find ourselves not having “more, bigger, and still more,” our contentment is crushed; Satan has won the battle.

2. *Regression.* In today’s society, it isn’t normal to cut back or step down. Once we attain a certain level of income or spending, we consider it a sign of failure if we can’t maintain it or increase it. Regression—cutting back, stepping down—is a “contentment killer.” Even in the face of certain disaster, we must maintain the image. Many families that suffer a job loss will try to continue to maintain their style of living through debt rather than risking the stigma of regression.

Years ago a couple came to me for financial counsel and told me they had seventy-thousand dollars in credit card debt! When I asked them how this situation had gotten so out of control, they said that when they had both lost their jobs, they couldn’t face living at a lower standard than they were used to. So to keep up their style of living and to keep up with their friends, they continued living as they had before, as much as possible, except that now they were doing so through credit card debt.

Some of us find it difficult to accept that life sometimes requires setbacks so we can rethink our priorities.

John the Baptist understood that regression can be OK. When his disciples reported to him Jesus’ success, John responded, “He must increase, but I must decrease” (John 3:30). Jesus clearly warns us, “Take heed and beware of covetousness, for one’s life does not consist in the abundance of the things he possesses” (Luke 12:15).

3. *Abundance.* If regression—cutting back—can be a “contentment killer,” so can abundance. The majority of warnings in Christ’s messages were to the wealthy, not to the poor. In poverty, the issues are usually in stark contrast—needs or wants, honesty or dishonesty. But for the wealthy the issues are much more subtle and complex. In society today, our anxieties and worries are related less to the *lack* of things than they are to the *loss* of things. Insurance in this country is a multibillion-dollar industry.

In 2004, the World Health Organization and Harvard Medical School released a study of major depressive disorders in fourteen countries. To my surprise, the United States topped the list, with 9.6 percent of the population experiencing bipolar disorder, major depressive disorder, or chronic minor depression over the course of a year. Compare that with a rate of 0.8 percent in Nigeria! The article reporting this study explained the high rate of depressive disorders in the United States by citing “the pressure of achieving the American dream, the desire to live better than our parents, and through hard work, to earn big bucks.”³

Ronald C. Kessler, professor of health care policy at Harvard Medical School and the principal investigator for this study, says that this American mentality “sets people up for failure” and “is more prominent in the U.S. than in other countries.”

The wisest and richest man in history learned this lesson the hard way and left us this counsel: “He who loves silver will not be satisfied with silver; Nor he who loves abundance, with increase. This also is vanity” (Ecclesiastes 5:10).

So we’ve seen that the major “contentment killers” are forgetfulness, regression, and abundance. Let’s see if we can discover, from the Bible, the main ingredients in a recipe for learning true contentment. What elements can we incorporate in our lives that will bring contentment to our hearts and enable us to be faithful stewards of all that God has entrusted to our care?

1. *Live a holy, moderate life.* “Therefore, since all these things will be dissolved, what manner of persons ought you to be in holy conduct and godliness?” (2 Peter 3:11).

We must learn to live by conviction, not by circumstances. When things become difficult and the media is bombarding us with the message that the way to solve our problems is to accumulate more possessions, we need to have clear convictions and values that will guide our emotions and impulses. When we learn to live moderately, we can actually develop the habit of saving. A habit of saving will help us be prepared when emergencies come and prevent us from constantly using credit—digging into money that is not ours—in order to cope.

When we let spiritual principles guide our lives and when we have developed good habits of saving, then we have laid the groundwork to set our long- and short-term goals in motion. We need to remember that God wants us to live modestly well—not oppressed by debt.

2. *Establish a habit of giving.* “Let them do good, that they be rich in good works, ready to give, willing to share, storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life” (1 Timothy 6:18, 19).

I have never seen people more content in life than those who have developed a giving spirit. Giving is life. Giving is the foundation of God’s nature and His kingdom. “God so loved the world that He gave His only begotten Son, that whoever believes in Him should not perish but have everlasting life” (John 3:16). In its various forms, the word *giving* appears more than a thousand times in the Bible. This tells us that giving is an important part of God’s nature and that it should be an important part of our lives as well.

Susan was full of life and full of contentment, and I knew why. As soon as she would find out that there was some need in the church, she would call me and say, “Pastor, I’ll give; I’ll help, but with one condition. This must remain between just you, me, and God. I don’t want people to know I’m the one helping.” One day she gave five thousand dollars for a church project, and I asked her, “Are you sure you don’t need a receipt? That’s a lot of money to give anonymously.”

“No, I don’t,” she replied. “It makes me happy to give.” Now, Susan was not a wealthy person. However, I noticed that the more she gave, the more stories she would have to tell about how blessed she was. God was always providing miracles for Susan. Her experience taught me that giving is not just for the wealthy; it’s for the faithful.

3. *Develop a thankful attitude.* “Likewise the soldiers asked him [John], saying, ‘And what shall we do?’ So he said to them, ‘Do not intimidate anyone or accuse falsely, and be content with your wages’ ” (Luke 3:14).

We cannot develop a thankful attitude if we keep comparing ourselves with others.

Unfortunately, our society teaches us to compete against each other and to compare ourselves with our neighbors and friends. Every TV advertisement is a parade of competition: “This car is better; this company is better, this product is better.” But thankfulness is a state of mind, not an accumulation of assets.

Until you can truly thank God for what you have and be willing to accept God’s provision for your life, contentment will never be possible.

4. *Trust God’s promises.* “Let your conduct be without covetousness; be content with such things as you have. For He Himself has said, ‘I will never leave you nor forsake you’ ” (Hebrews 13:5; emphasis added).

A. W. Tozer wrote, “The man who has God for his treasure has all things in One.”⁴ Those who have learned to trust in God’s promises are able to always keep a smile in their hearts.

Hudson Taylor, the founder of the China Inland Mission, was facing a lack of finances in his ministry. He retreated to his office and read the Bible awhile, then prayed

awhile, and then looked at the finances. Then, again, he prayed awhile, read the Bible awhile, and looked once more at finances. This continued for several hours. When he finally left his office, his wife asked, "What are we going to do?" With a smile on his face, he answered, "We have twenty-seven cents and all the promises of God! What more do we need?"⁵

5. *Seek God.* "Lord, show us the Father, and it is sufficient for us" (John 14:8).

This statement, spoken by Philip, one of Jesus' disciples, is one of the most powerful statements on contentment to be found in Scripture. Philip is saying that our ultimate satisfaction lies in seeking God, finding God, and experiencing God. I believe that is why Paul could reach such levels of contentment. It is a condition that every Christian should desire.

Let's seek God, praying daily with our families. It's our privilege to lift up our souls to God in prayer in all places and at all times, whatever we may be doing. This is how Enoch walked with God. Jeremiah gives us a wonderful promise from God Himself, " 'You will seek Me and find Me, when you search for Me with all your heart. I will be found by you,' says the Lord" (Jeremiah 29:13, 14).

God promises that if we sincerely seek Him, we will find Him. And when we do, He will give us genuine contentment and the strength to deal with even the most difficult trials.

We began this chapter by reading Philippians 4:11, 12, but I purposely stopped there and didn't read verse 13, which is one of the most well-known texts in the Bible. After speaking about being able to find contentment in life no matter the circumstances, the apostle Paul sums up the result in verse 13: "I can do all things through Christ who strengthens me." Does it come as a surprise to you that this well-known text is connected with contentment?

True contentment comes as a gift of God, not from the accumulation of "stuff." True contentment is something that is granted to us through the power of Christ who lives in us and enables us to do all things through His strength.

John Tauler, the German preacher and theologian, one day met a beggar. "God give you a good day, my friend," he said.

The beggar answered, "I thank God I have never had a bad one."

Tauler then said, "God give you a happy life, my friend." "I thank God," replied the beggar, "that I am never unhappy." In amazement, Tauler said, "What do you mean?" "Well," said the beggar, "when the weather is fine, I thank God; when it rains, I thank God; when I have plenty, I thank God; when I am hungry, I thank God. And since God's will is my will, whatever pleases Him, pleases me. Why should I say I am unhappy when I am not?"

Tauler looked at the man in astonishment. "Who are you?" he asked.

"I am a king," said the beggar.

"Where then is your kingdom?" Tauler wanted to know. "In my heart," the beggar

answered quietly.⁶

True peace and true contentment come to those whose mind is stayed on the Lord—to those who trust Him fully and unconditionally. As God’s stewards, let us follow His example. He emptied heaven in the gift of His Son. And the Lord Jesus, who was immeasurably rich in all things, became incomprehensibly poor for us, so that we, who were desperately poor in sin, might be made inconceivably rich through His grace.

Endnotes

1. Erma Bombeck, “Me Have Cancer?” *Reader’s Digest*, April 1993, 96–98.
2. All Scripture quotations are from the New King James Version.
3. Allison Van Dusen, “How Depressed Is Your Country?” *Forbes*, February 16, 2007, http://www.forbes.com/2007/02/15/depression-world-rate-forbeslife-cx_avd_0216depressed.html.
4. A. W. Tozer, *The Pursuit of God* (Harrisburg, PA: Christian Publications, 1948), 13.
5. E. Myers Harrison, *Heroes of Faith on Pioneer Trails* (Chicago, IL: Moody Press, 1945), 184.
6. See William Barclay, *The Gospel of Matthew*, Daily Study Bible (Louisville, KY: Westminster John Knox Press), 300, 301.