

Taking the “Stew” Out of Stewardship

Good Stewards and Financial Contentment

Philippians 4:10-14

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Scripture

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 ruffled up, but safe and sound. His mother joyfully brushed him off. Then she stopped for a moment, looked to the sky, and said, “Lord, he had a hat!”

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 we have. The reason is that we are all sinners, and sinners are natural materialists.

We could define materialism as the “theory or doctrine that physical well-being and worldly possessions constitute the greatest good and highest value in life.” If you are a Christian, you would 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? A minivan? A newer house? A house with one thousand more square feet and a third garage? New bedroom furniture? A new car? New clothes? A

¹ Much of the material for this message comes from Rod Rogers, *Pastor Driven Stewardship: 10 Steps to Lead Your Church to Biblical Giving* (Dallas, TX: Brown Books Publishing Group, 2006).

vacation to Disney World or a cruise to the Bahamas? A faster computer?

Financial discontent has ruined marriages, caused parents to neglect their children, robbed people of joy, and caused 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 God's word, in Philippians 4:10–14. Let us read Philippians 4:10-14, which is our text for today:

¹⁰ I rejoice greatly in the Lord that at last you have renewed your concern for me. Indeed, you have been concerned, but you had no opportunity to show it. ¹¹ I am not saying this because I am in need, for I have learned to be content whatever the circumstances. ¹² I know what it is to be in need, and I know what it is to have plenty. 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. ¹³ I can do everything through him who gives me strength.

¹⁴ Yet it was good of you to share in my troubles. (Philippians 4:10-14)

Introduction

Last week I began a new series of messages titled, “Taking the ‘Stew’ Out of Stewardship.” This is the second week of our Capital Stewardship Campaign, which we are calling *Forward by Faith*. The leadership of the Tampa Bay Presbyterian Church believes that God is calling our church family to move forward by faith to fulfill the mission that he has set before us.

The mission of the Tampa Bay Presbyterian Church is to bring people to Jesus Christ and *membership* in his church family, develop them to Christlike *maturity*, equip them for their *ministry* in the church and life *mission* in the world, in order to *magnify* God's name.

The Session has approved a campaign target of \$575,000 to be given over a period of three years for three specific goals: (1) to

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retire our current mortgage early, (2) to refurbish our grounds and facility, and (3) to add pastoral staff.

Last week I mentioned that if everyone in our church gave 10% of his or her income to the church we would have more than enough to finance the mission of the Tampa Bay Presbyterian Church. Presently we have approximately 85 active, resident family units in our church family. The median annual household income in our community for 2006 is about \$75,793. (The average annual household income for our community for 2006 was even higher—\$92,125.) Ten percent of the median household income is \$7,579. Multiply \$7,579 by 85 family units, and our church's annual income should be \$644,215. Consider that giving to our General Fund is on track to reach approximately \$300,000 for this year, and you can see that giving in our church averages about 4.6% per family unit.

That means that if everyone was giving 10% of his or her income to the church, we would have almost a quarter of million dollars more in income this year. That means that if everyone was giving 10% of his or her income to the church, we could retire the mortgage by June next year. That means that if everyone was giving 10% of his or her income to the church, we could do significant refurbishing of the property and facility by the end of next year. That means that if everyone was giving 10% of his or her income to the church, we could add at least three additional pastoral staff in 2008.

The reason we are conducting *Forward by Faith* is to raise finances to accomplish the mission that God has set before us.

Lesson

Even as we consider how we may give generously and sacrificially to advancing God's kingdom, I want you to understand six principles of financial contentment.

I. Financial Contentment Is the Ability to be Satisfied in Plenty or in Poverty (4:10–12).

First, the apostle Paul teaches us that financial contentment is the ability to be satisfied in plenty or in poverty.

The background for our passage is verse 10. Paul said to the Philippians, **“I rejoice greatly in the Lord that at last you have renewed your concern for me. Indeed, you have been concerned, but you had no opportunity to show it.”**

The Philippians had sent a financial gift to Paul with Epaphroditus. Paul rejoiced because they had renewed their concern for his welfare in prison. He said that they had always been concerned, but had lacked opportunity to express their concern practically.

“No opportunity” probably means one of two things. Either they lacked the money to send Paul, because they were a poor church. Or, they lacked messenger. No one may have been able to make the trip with the gift for Paul. But now, at last, Epaphroditus had come with their gift and Paul was very pleased.

In verses 11 and 12 Paul said that he has learned to be content in plenty or poverty: **“. . . for I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. 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.”**

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. However, when Paul said he was **content**, he used this word to mean he was not dependent on money for satisfaction in life.

I know this is not true for most people. Most of us are dependent on a good bank account and an upwardly progressing in-

come and standard of living for our happiness. We believe the bumper sticker that says, "The one who dies with the most toys wins."

But, according to God's word, financial contentment is the ability to be satisfied in plenty or poverty.

II. Financial Contentment Is Possible (4:11-12)

The second principle of financial contentment is that financial contentment is possible.

The apostle Paul testified truthfully that he was financially content in both plenty and poverty. In verse 4:11a he said, "**I am not saying this because I am in need.**" Paul's appreciation for their gift was not expressed out of a sense of need or dissatisfaction with his circumstances.

In verses 11-12 Paul indicated that he was content in plenty and in poverty. On the one hand, Paul was content in plenty. He was happy and satisfied when he had plenty of financial resources and when his stomach was full. That wasn't too difficult.

But he was also content in poverty. He was also happy and satisfied when he had no financial resources and when his stomach was not full.

It is important to remember where Paul was when he wrote this letter. Paul wrote about contentment almost certainly while he was under house arrest in Rome. By this time he had been in prison about four years—two years in Caesarea and two in Rome. This was hard for Paul. He was an activist! He was a religious entrepreneur. He had expressed a strong desire to travel to Spain as a pioneer missionary. He was goal driven. Yet God had confined him in prison for the last four years. In Rome, he was chained twenty-four hours a day to a Roman guard. He had no privacy day or night. And he was barely surviving financially. Yet he claims that he was content, satisfied, and joyful.

We know that 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, no money to eat out, and so on.

III. Financial Contentment Is a Secret to be Learned (4:11-12)

The third principle of financial contentment is that financial contentment is a secret to be learned.

Twice Paul speaks of learning to be content. In verse 11 he said, “. . . **for I have learned to be content.**” And in verse 12 he said, “**I have learned the secret of being content. . . .**” But Paul uses two different Greek words for **learned**. The first word for **learned** in verse 11 means, “to learn through experience.” The second word for **learned** in verse 12 means, “to learn a secret not known to everybody.” And because Paul used the Greek perfect tense for this word in verse 12, he was saying, “I have been initiated into a secret which I have permanently mastered.”

In other words, Paul’s 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 learned to be satisfied in any circumstance.

We too 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. We see this in our children. 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.

Somebody once asked the wealthy John D. Rockefeller, “How much does it take to satisfy a man?” Rockefeller answered, “One dollar more.”

God teaches us by experience to be content with plenty or poverty. One of our church members was sharing with me recently

about a time in his life when he did extremely well financially. He had started several prosperous businesses, lived in beautiful homes, and drove very nice cars. Today, however, he does not live that same lifestyle anymore. And I can tell you from our discussion that he has truly learned to be content because he exudes satisfaction and contentment in his demeanor.

IV. Financial Contentment Is Accompanied by a Grateful Spirit (4:10, 14)

The fourth principle of financial contentment is that financial contentment is accompanied by a grateful spirit.

Even though Paul was in prison and in poverty, he was grateful for what the Philippians sent him. In verse 10 he said, **"I rejoice greatly. . . ."** And in verse 14 he said, **"Yet it was good of you to share in my troubles."** In other words, Paul was saying, "You did a noble, beautiful thing in sending me a gift! Thank you!"

Paul did not expect them to assume that he was thankful. Instead he made doubly sure that they knew how much he appreciated their financial gift by telling them so. Paul's satisfaction in poverty made him deeply grateful for anything he received.

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.

Pastor Rod Rogers indicated that he has a Christian friend who is a dentist. He gives pastors free dental care, and their families receive a 50% discount. He has indicated to Rod on more than one occasion over the years, as he thanked him for his generosity, that some pastors he helps do not even say, "Thank you." They act as if they deserve this perk, perhaps because they have sacrificed a more lucrative career to go into the ministry. This is totally out of sync with the apostle Paul. It is the result of financial discontent.

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.

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? Wives, are you grateful for what your husband provides, or do you drive a knife into his soul by complaining about his income? Husbands, are you grateful for what your wife does to support you, or do you treat her harshly?

V. Financial Contentment Is Required by God (4:11-12)

The fifth principle of financial contentment is that financial contentment is required by God.

Paul’s example of contentment in Philippians has the force of a command. Paul was content in plenty and poverty.

God expects you and me to be content as well. God explicitly commands us to be financially content in Hebrews 13:5: “Keep your lives free from the love of money and be content with what you have.” It is God’s will that you and I be completely satisfied with him and with life whether we are rich or poor.

The Stoics could only achieve a counterfeit version of contentment by denying their emotions and desires. They had a survivor mentality and achieved inner peace by killing all longings and all feelings so as to never feel pain. This is the best men can achieve in their own strength.

But God commands us to have a joyful satisfaction that is independent of our financial circumstances. This joyful satisfaction is humanly impossible.

So, how can we ever get to a point where we are independent of money for happiness? That leads us to the sixth principle.

VI. Financial Contentment Is Achieved by Christ's Power (4:13)

The final principle of financial contentment is that financial contentment is achieved by Christ's power.

Paul didn't learn contentment by his superior intellect or will power. He achieved contentment by the power of Christ. Paul said in verse 13, **"I can do everything through him who gives me strength."** In the Greek Paul was literally saying, "I am strong for all things through him who continually infuses power into me." In other words, Paul said, "The spiritual strength to be satisfied in plenty or poverty comes from Christ who continually strengthens me."

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. He wants to impart to you his divine power to be content no matter what your financial circumstances.

Conclusion

John Stott made the following comments regarding financial contentment in an interview with *Christianity Today*:

Comfort is dangerous, and we should constantly be re-examining our lifestyle. The New Testament is beautifully balanced on this. Paul avoids both extremes, not least in 1 Timothy 4 and 6. Asceticism is a rejection of the good gifts of the good Creator. Its opposite is materialism—not just possessing material things, but becoming preoccupied with them. In between asceticism and materialism is simplicity, contentment, and generosity, and these three virtues should mark all of us.

It's not a question of rules and regulations about our income, and how many rooms or cars we have. It's these principles of simplicity, contentment, and generosity over against covetousness, materialism, and asceticism that we have to apply to our living all

the time. We need to give away what we are not using, because if we don't use it, we don't need it.²

If you would like Christ to give you financial contentment this morning, here's what you need to do.

First, confess your sin of discontent. If you have been discontent with what you have or with what you do not have, confess it to Christ. He knows about it anyway. So confess it to him.

Second, submit to Christ's will for you financially. Christ has a perfect plan for your life. He knows exactly how much he wants you to have in this life so that you can glorify him and serve him. Come to that place in your life where you can say, "Not my will but yours be done."

And finally, ask him in faith for his power to be content with the money and possessions he has given you. Ask Jesus to teach you to be content in all circumstances, whether in plenty or in want. Amen.

² John Stott, "CT Classic: Basic Stott," Interview by Roy McCloughry, *Christianity Today* (1-8-96).

Mission Statement

The Mission Statement of the Tampa Bay Presbyterian Church is:

*To bring people to Jesus Christ
and **membership** in his church family,
develop them to Christlike **maturity**,
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Sermons by Rev. Freddy Fritz

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PRAYER:

As we conclude this service today, I invite you to pray this prayer for financial contentment:

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 submit 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,

Amen.

CHARGE:

May the God who owns all things help each one of you to be content with the money and possessions he has given to you. And as you do, may the grace of our Lord Jesus Christ, the love of God, and the fellowship of the Holy Spirit be with you all, now and always. Amen.