

## Contentment: A Secret Source of Great Gain

*“And if we have food and covering, with these we shall be content.”* - I Timothy 6:8.

*“...humility goes before honor.”* - Proverbs 18:12

Satan’s strategy from the beginning has been to make us discontent with God’s provision. Consider the first man Adam. Most importantly he had the essence of life in knowing God face to face. But additionally he had all those other things man wants. He didn’t have to toil as we do, was never sick, and did not age. He literally lived in Paradise (*pleasure*) and had as a mate, before sin entered the world, probably the most beautiful woman that ever existed. There was no money because there was nothing to buy he didn’t already have (*wealth*). There was no concept of economics (the production and distribution of limited goods and services), because everything was already produced and resources weren’t limited. He was God’s ruler over the new creation (*power*). He literally had it all.

Yet Satan’s plan was to make Adam discontent. Satan basically asked, “Isn’t there one thing you still lack, one good thing God has withheld which is really essential for your complete happiness?” It’s amazing that Satan could make someone discontent in Paradise. Yet if he succeeded in that perfect context with Adam who didn’t even have a sin nature, how much more vulnerable are we? Satan’s tactics are still the same today.

Contentment was an essential lesson for Adam, and the same is true for us. Indeed, after honoring God from our firstfruits with the tithe, I would say learning to be content is next in importance for financial success. Of course a logical question is “content with what?” Thankfully God has been explicit with His guidelines in I Timothy 6:8. We are to be content with *food and covering*. Pretty basic, wouldn’t you say? Notice it doesn’t include things we might think are essential, such as eating out, vacations, a second car (even a first car), television, or private schooling. It doesn’t mean we can’t have any of these things, but that we should be willing to do without them if acquiring them violates God’s principles, puts us under financial bondage, or impedes our progress toward financial freedom.

Let me share how this thinking powerfully worked for my wife and me. When we married twenty years ago, we committed to not incur a house mortgage. We knew that debt was discouraged by Scripture, a form of bondage, and expensive. Also as a financial planner I was a financial teacher of sorts, and felt that I should hold to an even stricter standard than I recommended to others. (James 3:1) We also knew that home ownership was not part of I Timothy 6:8 and we should be content with an apartment. However like most people we *wanted* to own a house. (It’s important to distinguish between wants and needs. We *wanted* to own, but didn’t *need* to since a rental would suffice.) What followed was a wonderful faith-growing journey.

God provided a one bedroom rental house on the other side of town for half the rent we had been paying. It was small and in the lower economic area of town, but it allowed us to save substantially each month. When we had people over it was humbling. When we had our first child we turned the living room into a nursery. At the birth of our second we found that an infant and toddler sleep fine in the same room.

Many times we were tempted to feel discontent, especially visiting the nicer houses of friends. But we would come back and go through the contentment exercise of counting our blessings. We'd say, "God has told us to be content with food and clothing, yet we have so much more. We have a roof over our heads, heat in the winter, cool in the summer, and dependable transportation. We have both a variety of foods and the ability to fix a toothache which King Solomon didn't have."

For five years the only furniture we bought was a used crib and changing table for \$100. Vacations were visiting family. We had no television and kept the same old cars. But we accepted God's standards for contentment and didn't let comparison with others rob us of our joy. (II Cor. 10:12b) God prospered us to save substantially and led us to a great buy in a house. Two months before the birth of our third child (which we joke would have otherwise slept in a chest of drawers), we bought our house for cash.

Here are a few observations about contentment, from Philippians 4:11-12. First, it is not natural but has to be *learned*. That's why God gives us the wise guidance of His Word. Secondly, it is a *secret* which few people understand. Practicing contentment will appear odd against the backdrop of our society. And from I Timothy 6:6, thirdly it facilitates *great gain*, when accompanying godliness. The heritage of those faith-growing years is worth far more than the tens of thousands of interest dollars we've saved.

Does this mean God always wants us to live a bare-bones lifestyle? Perhaps for a season to teach us some important lessons and give us the heritage of experiencing His faithfulness. Consider the Israelites in the wilderness in Deuteronomy 8:2-10. Yet God also "delights in the prosperity of His servant" and is the source of every good and perfect gift. Since acquiring the house, we have bought furniture, a vehicle, and vacations.

How does one know when he is violating this principle? Just as physical pain is a symptom of underlying disease, financial pressure is a symptom of not practicing contentment. If you have this pressure, you may not be accepting God's contentment standards. You might get relief by discovering and practicing this powerful secret. It's a lesson for all of us, until in heaven when we see Him and want no more.