Contentment

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**What is the secret to financial freedom?**  
Ironically, the way to financial freedom is in the opposite direction from what we typically think. Veteran financial advisor Ron Blue has said, "There is a paradox in having things: The more stuff you have, the less freedom you have. That's contradictory to what we're normally taught, that if I have more stuff, then I'll have more freedom. I've come to understand that financial freedom has nothing to do with money. Financial freedom has everything to do with your belief system." In other words, the way to financial freedom is not to accumulate more money, but rather to free your affections from the money you already have. And the way to do this, the Bible says, is to give to the Lord (Matthew 6:19-21). Giving is a way of readjusting our belief system away from frightened dependence on money.

**How can I avoid being anxious about money?**  
First, recognize that anxiety is not a trait that children of the King of the universe are supposed to have. Worry is a sign that we don't know Whose child we are, and pursuit of earthly "protection" is evidence that we presume that we are ultimately in charge of our own circumstances. We must dedicate all of who we are to the pursuit of the Kingdom; only then can we know the freedom God has in store for even His poorest children (1 Timothy 6:7-10), resting in the knowledge that the King will care for all those who give their lives for Him (Matthew 10:38-39). Those who put their trust in the God who clothes the flowers of the field and causes the rain to fall and the sun to shine on the wicked (Matthew 5:45) can risk spending money not on themselves and their desires, or hoarding money for a "rainy day" but spending their money and resources on others. Second, try to discover why you are anxious. It is vital to note that the things Jesus describes as his "competitors" for our attention (Matthew 6:24) are not wants but needs—needs that create anxiety when we focus on them rather than the Kingdom and the lifestyle to which Jesus calls His people. Who could blame someone for abandoning his principles and ignoring others so that he could clothe or feed himself? Who could blame someone for worrying over what the future will bring economically? Who could blame someone for spending more time accumulating, growing and arranging wealth than actually doing good and developing a relationship with the Father? Jesus, that's Who. Jesus' teaching about trusting the Father's provision seems reckless, but it is the only safe bet we've got. God's agenda sets our minds and our wallets to the pursuit of justice and righteousness, not the protection of our own interests and needs or worrying (three times He uses the word "anxious") about our own circumstances. And if we don't have the things we think we need, then the King of the universe has determined that we do not need them. After all, He clothes the flowers and feeds the sparrows, and He knows (Matthew 5:32)—better than we do—what we need now and in the future.

**How can I be content?**  
It is an ironic fact that many rich people express discontent, while many poor people claim to be content. Why is this? Christian financial advisor Ron Blue explains, "Having the cash to buy or do whatever you please does not guarantee contentment... [Nor do] wise investments, meticulous budgets, or debt-free living. All these things are valuable... [but] the one ingredient that makes true freedom possible is generosity." The content person is one who can be separated from her possessions without being undone. Consequently, she does not have to live in fear of loss. And the only way to cultivate this attitude is to be separated from your possessions voluntarily, i.e., to give them away. The Bible says, "He who gives to the poor will lack nothing" (Proverbs 28:27). The person who always wants more is never happy with what she has, but the generous person's happiness is not tied to the amount of money in her wallet. That's contentment.

**What is the difference between frugality and generosity?**  
Frugality (i.e., living simply) is a first step that may or may not lead to generosity (i.e., giving to others), but the two are sometimes confused with each other. We have all heard sayings like, "You'd better eat your vegetables, because there are millions of starving children in Africa," or "With the money you spent on that sweater, you could have clothed an orphan in India." These statements reveal a measure of compassion for those who suffer in poverty. But by merely cleaning our plates or dressing down, we do not actually relieve the suffering of others. A dollar saved is not necessarily a dollar given. There is great wisdom in frugality (Proverbs 27:23-24), but it is sometimes done for less than charitable reasons. Cutting back our present spending only to store up for future expenses may be prudent planning, but it can hardly be called generous giving. In fact, it is the opposite of generosity, which gives freely in confidence that God will provide for the giver's future needs. Frugality is a good beginning, but the next step, which is taken by those who have received from God's generosity, is to take the money saved by curbing one's lifestyle and to give it to God and others.

**Should I scale down my lifestyle in order to increase my giving?**  
Probably so. Dietitians tell us that scaling back on eating (especially certain rich foods) is the best way for us to shed pounds. In a land that is as calorie rich as ours, it is rare that exercise alone will do the trick. In a similar way, scaling back consumption is often the best way to free up our income for giving. Many Americans live far beyond their means, amassing debt that cripples their giving. Many others consume every dime in spending or saving, leaving precious little to give away. God has not called most of us to live like paupers, but neither are we given permission to concentrate solely on ourselves rather than the needs of His Kingdom. As the apostle Paul told the Corinthians, many of us have been especially blessed so that we can be a blessing to those in need—not to make us all poor, but so that we can work for equality (2 Corinthians 8:13-15; 9:11). Similarly, in Luke 16, Jesus tells the parable of a rich man who lived in splendor, health and safety and was well dressed, religious and respected. But he ignored the poor in his community in order to provide for his own comforts and security. As the parable goes on to show, such callous disregard for the condition of others is a sign of God's judgment on us, for the Bible continually calls us to look at our own status and gauge our ability to respond accordingly (Luke 3:7-11; 1 John 3:16-19; Acts 4:34-37). The truth is that for most of us, changes in our spending habits can be made, whether gradually or suddenly. Like the Corinthians and the rich man in Jesus' parable, we must consider why God has blessed us: Is it for our own consumption, safety and comfort? Or has God (also) blessed us so that we can be a blessing to others?

**Why not keep striving after more?**  
Contrary to what our culture tells us, there is such a thing as having too much money. The problem lies not with money itself, but rather with the effect it has on us. Financial advisor and author Ron Blue has commented, "My experience has been that prosperity has led Christians to fear loss. Furthermore, the fear of loss has led to a loss of faith. The more we have, the tighter we grip it. The tighter we grip it, the more things (like Y2K, for example) scare us to death." The Scriptures say, "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" (1 Timothy 6:9). In other words, the desire to accumulate more and more is spiritually dangerous. If God chooses to send wealth our way, that is His prerogative, but we are not to go striving after it.

**How can I determine how much is enough?**  
This is the right question to ask. If we don't set financial "finish lines" for ourselves, then we will never stop accumulating. But how much is enough? And how are we to go about deciding? As it turns out, the Bible is conspicuously silent on the matter. It simply doesn't tell us either how much we must give (2 Corinthians 9:7) or how much we may keep (1 Timothy 6:17-18). Veteran financial advisor Ron Blue explains, "When it comes to setting your financial finish lines, God is far more interested, frankly, in the process of making a decision than He is in the decision itself. Why was it that the Israelites marched around Jericho seven days (Joshua 6:1-6)? We don't know, but that's what God was interested in. Why was God interested in the process of speaking to the rock rather than striking the rock (Numbers 20:1-13)? God is very interested in this process of decision-making." So, when you sit down to decide on a financial finish line, the only rules are: (1) pray to the Lord for wisdom, and (2) surrender everything to Him, whatever your specific finish line may be.

**If I have more money than I need, what should I do with the excess?**  
To this question, the Scriptures give a very clear answer. The apostle Paul writes, "Command those who are rich in this present world ... to do good, to be rich in good deeds, and to be generous and willing to share" (1 Timothy 6:17-18). In other words, extra money exists to be given away. And when we give away our excess, the Scripture says that we are investing in the coming age (1 Timothy 6:19).