

“Contentment in a World of Wealth”

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In chapters 10-29 of the book of Proverbs, a series of short instructions and pithy sayings are laced together. We’re going to zoom in and examine a few of these short instructions over the next few weeks.

Today, we’ll study two verses in Proverbs 15, vv. 16-17. ^{NIV} Proverbs 15:16 Better a little with the fear of the LORD than great wealth with turmoil. ¹⁷ Better a small serving of vegetables with love than a fattened calf with hatred. ()

Let’s pray:

Money and possessions have always had a funny hold over me. Like many children, my parents rarely bought me candy at the store. I was not given spending money for random toys or baseball cards. Rather, than see that my parents were keeping me from being foolish with money, I was horribly discontent. As early as 9 years of age, I was stealing candy and baseball cards from stores. I stole money from my parents and pocketed my Sunday School offering. **Somehow I thought having that money or possessing those candy or cards would make me feel more alive, more secure.**

As an adult, I still struggle with money. Despite God providing a good salary, reasonable savings, and no debt besides my mortgage, I feel insecure. I’m safely in the middle class with money in retirement, and yet major bills cause worry. Still on occasion, when my car is being looked at in a repair shop, I sweat because I fear a major expense is going to be discovered.

So personally, I know that I am wealthy. In fact, if you make more than \$32,000 a year, you are in the top 1% of the wealthiest people on the planet. So why do we struggle with contentment in a world of so much wealth? **As it turns out, contentment is not bought at a price, it comes from somewhere money can’t touch.** Better a little with the fear of the LORD than great wealth with turmoil. ¹⁷ Better a small serving of vegetables with love than a fattened calf with hatred.

I believe Proverbs chapter 15, vv. 16-17 is true, but I don’t want to just affirm its truth, I want to feel it. I want to believe it when the big bills come and the sacrifices are required.

I want to remember: **contentment is not bought at a price, it comes from somewhere money can’t touch.** Most likely Proverbs 15 is written by King Solomon, a king who reigned around 1000BC. In laymen’s terms. Vv16-17 teach: “Contentment with God is better than what wealth can provide.” A world of wealth doesn’t buy true happiness.

Most of us know this, but why don’t we feel this?

Now, one of the overarching ideas in the book of Proverbs is that we often go through life too fast and without enough contemplation. We haven't thought enough about anything. The nature of the Proverbs invites us to slow down, really think, really look at life for what it is, and then adjust our life to reality...

So, let's do a bit of meditation together...

First off, what are we to glean from v. 16? ^{NIV} Proverbs 15:16 Better a little with the fear of the LORD than great wealth with turmoil.

To begin, let's notice that Solomon is making a 'better than' argument. One thing is better than the other. You should want one thing more than the other.

And what is the first thing? A little with the fear of the Lord. The "little" probably includes take-home pay, retirement, and possessions. **Solomon is saying you can be more than okay having "a little."**

Many Americans grasp this for the first time when they travel internationally, whether it's a mission trip or on business. It doesn't take long to realize happiness does not rise and fall on a sliding scale of wealth. Great wealth does not equal great happiness. Likewise, I want to note that great poverty doesn't equal great happiness either.

Greed and insecurity over money are just as common among the rich as it is the poor.

Poverty for poverty-sake is not what Solomon says is better. Rather, better is a little **with the fear of the LORD** than great wealth with turmoil.

Before we talk about the fear of the LORD, why does Solomon connect turmoil with great wealth?

Well, for starters, the more stuff you have and the more money possess only adds to more stuff for which you have to keep track. 2nd cars require maintenance, 2nd homes require maintenance, boats require maintenance, investments require maintenance...and often the more things, the more worries.

The famously rich railroad tycoon, W.H. Vanderbilt, said years ago, "The care of \$200 million is enough to kill anyone. There is no pleasure in it."

In Luke chapter 12, verse 15 Jesus is recorded saying: "Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions."

Clearly, Jesus knew that wealth can be a trap...something that requires us to watch out. The solution Solomon suggests to true contentment is this: the fear of the LORD.

Why is this so? Well, let's meditate a bit on what discontent really is. First, a discontented person believes they *should* have something. They believe they deserve something they don't have and until they have it, they can't be at peace. Discontent can make some people steal or cut corners. Some discontent people make excuses their bad attitudes. They pout, complain, and sink into a self-focused depression because they don't have certain comforts, pleasures, or possessions they expected to have.

Do you see the greatest problem with discontent yet?

Moving on, a discontent person believes the world should function as they see fit. They have better ideas on who should have money and possessions and who should not. They know who should be happy and who should not. They know who deserves comforts and who does not.

Are you getting it yet?

Still more, a discontent person has made themselves the center of the universe. The center of their hopes is in what they can get. The center of their happiness is based on what comes to them, and when and they get to determine, and how much.

In short, they get to be God. The world should revolve around their desires and expectations.

Paul David Tripp warns, "When I, rather than God, am in the center of my world, I live an entitled, self-focused, demanding life marked by the discontentment that selfishness always produces."

He goes on to warn, "Self-glory is at the center of the original sin in the Garden of Eden, and it is the soil in which all sin has grown ever since."

This is why Solomon says the antidote can only be one thing: **"the fear of the LORD."**

Humans were created by God and for God. The #1 priority for human existence is to live in light of the reality of God. Fearing God is less about cowering and more about properly aligning ourselves to The Reality that precedes all else. **We were made to stand in awe of this God and live before His awesome presence.** God alone is uniquely beautiful, majestic, powerful, and life-giving. This is why life does not consist in the abundance of possessions.

Life consists, comes from, and is sustained by God.

As such, contentment is not about stuff, but about having a direct connection with the living God.

Contentment is not bought at a price, it comes from somewhere money can't touch.

God and only God satisfies, and when you have Him, verse 16 holds true... Better a little with the fear of the LORD than great wealth with turmoil.

Let's move on...verse 17: ¹⁷ Better a small serving of vegetables with love than a fattened calf with hatred.

Meat was not eaten at every meal nor everyday in the ancient world by most people. It was saved for rare occasions: feasts, festivals, and holidays. It was like our Thanksgiving Turkey or that special dessert or special wine that gets pulled out just once per year. **Since meat was rare and expensive, it was tempting to think you had it good if you could eat meat everyday. People in the ancient world envied daily meat eaters, like some modern Americans envy people with servants or people who retire in their 50s or who drive a luxury automobile.**

But Solomon says... meat is not the solution to your discontent; love is. The Hebrew Word for love speaks of faithfulness...it's a friend who sticks close in the midst of great trial. Love is about sacrificing for the sake of someone else. Love is about not walking away when a loved one gets diagnosed with cancer or Alzheimer's. Love is about being a friend to the person who never succeeds on the sports field or music hall.

As it turns out the world is mostly full of people who hate...Oh, we're too nice to say we hate people, but hate is what it is. Hate flows in our veins when someone we think less deserving gets the girl, gets the job, or gets the promotion. Great success, wealth, and possessions might actually be the very vehicles that drive you away from loving relationships. It might bring you less friends and more enemies...

So, why do you get so caught up in that stuff...it's better to have a meal of vegetables in the presence of those you love...than being in the spotlight, alone, and unloved.

I mentioned earlier that the truth of this Proverb isn't hard to believe mentally. It makes sense for many of us. The harder issue is feeling it...really being content with what we have, the little God has graciously given us, vegetables instead of meat.

This makes me think of a time when a young, eager, bright, and successful man came to Jesus and asked the question, "What must I do to inherit eternal life?"

Most of us quickly translate to mean, "Jesus, how do I get to heaven?" But the term "eternal life" is not just about some future reality. Eternal life is something humans can have access to now. It's life from God...it's the life that is so rich, pure, and full that it most certainly comes from another world. When the Apostle John speaks of eternal life in his first epistle, he writes that this life is available to anyone now, today, who trusts Jesus to be the Savior.

So, when the young and successful man asks Jesus, "What must I do to inherit eternal life?" this is a question about coming alive right now...immediately, not simply upon death.

Do you remember how Jesus responded?

¹⁹ You know the commandments: 'You shall not murder, you shall not commit adultery, you shall not steal, you shall not give false testimony, you shall not defraud, honor your father and mother.' " ²⁰ "Teacher," he declared, "all these I have kept since I was a boy." ²¹ Jesus looked at him and loved him. "One thing you lack," he said. "Go, sell everything you have and give to the poor, and you will have treasure in heaven. Then come, follow me." ²² At this the man's face fell. He went away sad, because he had great wealth.

What is Jesus doing at this moment?

Jesus is doing exactly what Solomon was doing 1,000 years before...he's offering something better than wealth. In this case, Jesus is saying, I am the eternal life you are looking for...get rid of the distractions...kill the competitors who are stealing your soul...come follow me.

This seems like an over-the-top demand...but is it really? Does not Jesus say to every single one of his followers that in order to follow Him, they must deny themselves, take up their cross daily, and follow Him? But here's the reality...and we see it all throughout the ministry of Jesus...Jesus called people to himself in similar ways, but it was the rich, the powerful, those who thought they had their act together, who were least likely to see that Jesus was offering something far better...This is why Jesus said it was hard for a rich man to enter heaven. This is why upstanding religious people have a hard time confessing themselves as sinners.

Friends, Jesus would like to do surgery on your soul. He'd like to pull out the cancer of greed and discontent. He'd like to save you from the dangerous lies of money. He wants you to know you cannot serve both God and money. Only one can be your master...and only one of those masters gives full and abundant life...Who will you follow? Who are you following?

Contentment is not bought at a price, it comes from somewhere money can't touch.

I want to spend the rest of our time on practical implications and applications that just might drive this truth from our head down into our hearts...In fact, I want to suggest that there are three God-honoring, soul-protecting practices that just might invite God to change us into truly content people.

The first God-honoring, soul-protecting practice is a prayer found in Proverbs 30:6-7.

^{NIV} Proverbs 30:7 "Two things I ask of you, LORD; do not refuse me before I die: ⁸ Keep falsehood and lies far from me; give me neither poverty nor riches, but give me only my daily bread. ⁹ Otherwise, I may have too much and disown you and say, 'Who is the LORD?' Or I may become poor and steal, and so dishonor the name of my God.

You can shorten the prayer to simply: "give me neither poverty, nor riches." But it's important for us to remember why this is such a powerful prayer. First, praying against poverty is a humble request that God provide our daily needs. It's putting ourselves in the place of humble recipients, asking God to give us what we need. It's also an invitation for us to believe that whatever God *does* provide each day and each week is all that we need.

The second part of the prayer is a prayer against too much worldly wealth. It's the sober judgment that each of us are prone to put our hope in riches.

Too often in the American Church we forget just how dangerous our desire for wealth really is. We think it's benign to want, to put away a big nest egg for a rainy day.

The Apostle Paul wrote this in the 6th chapter of his first letter to Timothy: ⁹ 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. ¹⁰ 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.

Don't miss what God's Word says...

Wanting to get rich is a dangerous trap that leads many people to hell.

Loving money is a root cause to all kinds of evil.

Eagerness for money leads us away from God and toward many griefs.

Yes, money can do great good, and yes, money is not an evil thing. But like all of God's good things, we can easily be ensnared.

So, would you add to your daily rhythms of prayer, the simple prayer: "give me neither poverty, nor riches."

The second God-honoring, soul-protecting practice is a budget marked by generosity...

Most of us know what a budget is. This is a system that tracks the money that comes in and goes out of our life. It's a thoughtful plan to not spend more than we make. It's a piece of paper or computer file that shows we have limited resources, and we need to be accountable and good stewards of every resource God puts in our hand.

But the Bible says hardly anything about budgets in general, but more about a life of generosity. Two proverbs worth noting are:

^{NIV} Proverbs 22:9 The generous will themselves be blessed, for they share their food with the poor.

^{NIV} Proverbs 3:9 Honor the LORD with your wealth, with the firstfruits of all your crops; ¹⁰ then your barns will be filled to overflowing, and your vats will brim over with new wine.

Notice, that God reveals his heart for generosity. Not only does God applaud generosity; God is committed to bless the generous. This may include financial prosperity, but more often than not, it's God giving us contentment in the less we have after giving the money and possessions away.

Paul wrote in ^{NIV} 1 Timothy 6:17 Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment.

Go doesn't provide us with riches, but rather everything we need, and also our ability to enjoy such things. **Friends, the only way you will ever know God is enough is when you quit trying to find your satisfaction in everything but God.**

How does this relate to a budget marked by generosity?

First, let's be honest. Without a budget most people have no clear idea how much money they have, how much things cost, and where their money is going. Stingy people always keep too much. Spenders always spend too much. A budget says to the stingy and the spenders put God's priorities first.

Before you save a dollar, give to the LORD.

Before you spend a dollar, give to the LORD.

That's the point of Proverbs 3...to honor the LORD with your firstfruits is to give the first part of your paycheck or possessions to God. For many people this starts with 10%, but almost all people I know who start at 10% end up giving 15, 20, 30% or more overtime because God gives them so much joy and peace and sometimes prosperity that they can't help giving more.

But the money shouldn't just go to your church, or favorite Christian missionary, we have a responsibility for the poor in our midst. For the Christians in our church in financial difficulties, for the poor and needy in our community.

So friends, prioritize giving to agencies like Mission of Hope in our city. Give to our monthly Deacon Fund that helps those with less financial resources. Support ministries like Compassion International and the International Justice Mission.

If you need help in thinking through money and budgeting, one of the better programs to help you today is Dave Ramsey's *Financial Peace University*. If you are serious about honoring the Lord with your money, I encourage you to go online and sign up. 3 classes in Marion and 1 in Cedar Rapids launch in September of this year.

Friends, remember, to watch out, for your soul, to not let money become a priority. Beware of letting your discontent make you a little God making demands on your pleasures, comforts, or pastimes. One of the best ways to keep this from happening is to strategically, with a budget, to give generously to the Lord's Work.

A third and final God-honoring, soul-protecting practice is simple living.

Back in 1 Timothy 6, Paul wrote: ^{NIV} 1 Timothy 6:6 But godliness with contentment is great gain. ⁷ For we brought nothing into the world, and we can take nothing out of it. ⁸ But if we have food and clothing, we will be content with that.

This word content comes from the Greek word that means sufficient...it's the same word that we find in ^{NIV} 2 Corinthians 12:9 But he said to me, "My grace is sufficient for you, for my power is made perfect in weakness." Therefore I will boast all the more gladly about my weaknesses, so that Christ's power may rest on me.

Remember Jesus' warning: Watch out, for life is not found in the abundance of possessions. Simple living is the intentional practice of living on less...possessing less...giving more...

Now, let me first warn us as a church that simplicity is not a clear target to hit. Simplicity is less about how much you have or don't have; it's much more about your heart's attachment to things. Because this is really a heart issue, we need to be careful to not judge another person's home or possessions...simplicity should not be dictated by how much square footage you can own or how many nights a week is appropriate to go out for supper.

That being said, Jesus did say we should seek first His Kingdom, not ours...so let me offer 9 principles regarding simplicity from Richard Foster's book *The Celebration of Discipline*:

#1: Buy things for their usefulness rather than their status.

#2: Reject anything that is producing an addiction in you.

#3: Develop a habit of giving things away. (not just junk; things that bring you pleasure and would probably bless others similarly.)

#4: Beware the promises of technology and gadgets to make life simpler. Richard Foster rightly observes, "Timesaving devices almost never save time."

#5: Learn to enjoy things without owning them.

#6: Develop a deeper appreciation for creation. (go on walks, listen to birds, wake up for sunrise, go outside at sunset...)

#7: Look with a healthy suspicion at all "buy now, pay later" schemes.

#8: Reject anything that breeds the oppression of others. (if you know a product or food came about through cruelty or exploitation, ask yourself, "Do I really need this if it has cost them that?")

#9: Shun anything that distracts you from seeking first the kingdom of God.

Putting these God-honoring, soul-protecting practices, let me invite you to apply them this week:

#1: Pray daily "give me neither, poverty nor riches."

2: Sometime this week sit down with your budget (or sit down to make a budget) and make sure giving to God and the poor are a noticeably priority.

#3: Third, try to give away three things of value this week. Not three things you'll replace with something bigger and better, but three things that would be hard to give and yet a joy to give so that someone else might enjoy them.

In 2008, Martin Lindstrom wrote a book entitled, "Buyology," which basically covered various discoveries neurologists saw when observing the brain. They were able to pinpoint where in the brain synapses would fire would a person was profoundly impacted by a religious symbol or experience. Some researches called this "the God spot." What relates to us this morning is that when other people looked at name brand products and other valuable possessions, the very same spot in the brain fired.

It's as if Jesus knew what he was saying when he said, "You cannot serve two masters; you cannot serve both God and Money." God wants your soul; money wants your soul.

Let me close with this: ^{NIV} Proverbs 11:4 Wealth is worthless in the day of wrath, but righteousness delivers from death.

Friends, we cannot buy ultimate security. One day we will all die and face the LORD God.

At that moment, we will either stand before Him righteous or unrighteous. The unrighteous will depart from God forever. The righteous will be with Him forever.

The good news of Christianity is this, though we cannot buy ultimate security...Jesus Christ bought it for us...

^{NIV} 1 Peter 1:18 For you know that it was not with perishable things such as silver or gold that you were redeemed from the empty way of life handed down to you from your ancestors, ¹⁹ but with the precious blood of Christ, a lamb without blemish or defect.

^{NIV} 2 Corinthians 8:9 For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you through his poverty might become rich.

We don't buy contentment; it comes from somewhere money can't touch. It comes from Jesus Christ. Worship Him. Seek first the Kingdom of God, and all these others things will be given to you as well.