

The quickest and easiest— guaranteed to succeed!— way to save money: Be content

Sermon for Sunday, April 29, 2007
by Bruce Fraser

Scripture: Hebrews 13:5; 1 Timothy 6:6-10;
Philippians 4:11-12; Hebrews 13:5

Sixty years ago, the average house in Canada was 800 square feet. Thirty years ago, the average house in Canada was 1,100 square feet. Now in 2007, the average house in Canada is 1,800 square feet. The average house being built today is 2,400 square feet.

At the same time, the average family in Canada has shrunk from four people to three people. That means that in new homes, the average individual occupies a space which, sixty years ago, would have housed an entire family.

Of course, with all the extra space in the house, you have to fill it with something. So homes have more furniture, more bathrooms, more and bigger televisions, more *stuff*.

As if that were not enough, the self-storage industry has boomed in the past decade, and shows no sign of slowing down. So now people can rent space to store their things they don't have room for and don't need.

Think about this: Houses are bigger, families are smaller, yet we need even more room to store our stuff? Do you see what's going on here? We don't possess our belongings. They possess us. They dominate our lives.

Materialism is the core of our culture. It runs the economy. Our society depends upon it. To get more stuff, we need more money; and to get more money, we push ourselves to unhealthy limits. *Literally* unhealthy! John MacArthur Jr. preached a sermon on money and quoted the following research articles:

Dr. Erin Beck did a 10 year study of patients hospitalized with suicidal tendencies. It appeared in the American Journal of Psychiatry. His bottom line was this, "Suicide risk is increased with income." The more money you have, the more likely you are to kill yourself.

Another medical study proved, and I quote, "Subtract two years from your life if your family income is over \$40,000 a year. The more money you have, the more you have to be anxious about, the more complex your life becomes, and the less years you live.

The apostle Paul was right on target when he identified it with these inspired words:

**1 Timothy 6:9-10, New Living Translation:
People who long to be rich fall into temptation and are trapped by many foolish and harmful desires that plunge them into ruin and destruction. For the love of money is at the root of all kinds of evil. And some people, craving money, have wandered from the faith and pierced themselves with many sorrows.**

Not knowing when to say "Enough" causes so many heartaches.

Two friends meet in the street. The one man looked rather forlorn and down in the mouth. The other man asked, "Hey, how come you look like the whole world caved in?"

The sad fellow said, "Let me tell you. Three weeks ago, an uncle died and left me ten thousand dollars."

"I'm sorry to hear about the death, but a bit of good luck for you, eh?"

"Hold on, I'm just getting started. Two weeks ago, a cousin I never knew kicked the bucket and left me twenty thousand, free and clear."

"Well, you can't be disappointed with that!"

"Yep. But, last week my grandfather passed away. I inherited almost one hundred thousand dollars."

"Incredible... so how come you look so glum?"

"Well, this week...nothing!"

This is the problem of not knowing contentment. People always want more. They don't know how to say, "I have enough. I'm happy with what I have."

Back in verse 8 of that passage in 1 Timothy 6, Paul writes:

So if we have enough food and clothing, let us be content.

A monk found a precious stone, a precious jewel. A short time later, the monk met a traveller, who said he was hungry and asked the monk if he would share some of his provisions. When the monk opened his bag, the traveller saw the precious stone and, on an impulse, asked the monk if he could have it. Amazingly, the monk gave the traveller the stone. The traveller departed quickly, overjoyed with his new possession. However, a few days later, he came back, searching for the monk. He returned the stone to the monk and made a request:

“Please give me something more valuable, more precious than this stone. Please give me that which enabled you to give me this precious stone!”

This is an example of someone who has broken free from the chains of materialism and consumerism. Paul wrote about a similar attitude in his own life.

Philippians 4:11-12, New International Version:
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.

I mentioned John MacArthur Jr. In his sermon, he breaks materialism down into five parts. I'd like to pass them on to you. Just because someone has a big house, drives an expensive car, wears fancy jewellery, doesn't necessarily mean the person is materialistic. Maybe they inherited those things. Besides, materialism is mostly about what's on the inside. He gives five warning signs of materialism.

- a) **Anxiety over money.** You don't just manage your money; you worry about it. If you're married, you argue about it with your spouse. It's usually the result of being irresponsible, of spending more than you take in. Now you can't pay the bills, you're in trouble, and you're afraid.
- b) **Coveting.** This is when we are envious. We want what other people have, or what we see advertised. We get something, but tire of it quickly, and want something newer and better.
- c) **Selfishness.** There is no joy in giving. You do it, but grudgingly. It means you have less to get things for yourself.
- d) **Greed.** Coveting is wanting what others have. Greed is wanting more, just for the sake of having more. It will never be enough. Greed loves “get rich quick” schemes. It loves lottery tickets—that is, trying to get rich by gambling instead of working for it. Greed constantly thinks about its investments, about the rate of return. It is preoccupied with making more money.
- e) **Discontent.** You no longer appreciate the things you have. This is the goal of advertising: to make you unhappy with what you have, to make you discontent.

You see materialism is not what you have, it is an attitude. It is anxiety over money; it is coveting what others have. It is selfishness, where if you have to give, you do so grudgingly. It is greed, where you never have enough, you are preoccupied with ways to get more. It is discontent, where you have lost the ability to appreciate what you have.

Here's the final word on what God teaches us about being content.

Hebrews 13:5, New International Version:
Keep your lives free from the love of money and be content with what you have, because God has said, “Never will I leave you; never will I forsake you.”