

“MONEY MATTERS - 2”
Philippians 4:10-20

Last week, you may recall, we started to have a look at the relationship between our Christian discipleship and our use of God’s resources, particularly our money. The idea was that everyone should have a copy of the book *The Money Revolution* and use that, together with what was said from the pulpit, as an encouragement to reflect on our use of our money. Unfortunately, I underestimated the number of books we’d need and we ran out, but we’ve got some more this morning, so please take one if you need it. I was surprised by the positive reaction to what was said last week – although, having said that this was an opportunity to think about our own use of resources, the first three people who spoke to me said something along the lines of “It’s a shame so-and-so wasn’t here this morning: they could have done with that.”

Just to remind you, the three principles we considered – principles which provide the framework for what is in the book – were:

- **Everything belongs to God**
- **Be an active steward**
- **Live within your resources**
- **Build up treasure in heaven**
- **Give generously**

This morning I’d like to look a bit more closely at a couple of those principles which I think are very closely linked together and see what we might learn from the Bible about them. We’re going to think about living within our resources and build up treasure not on earth but in heaven, as Jesus taught in his Sermon On The Mount (*Matthew 6:25ff*).

Once again, as we saw last week, there is a very clear contrast between what the Bible teaches and what the culture around us seems to be saying. We live in a society in which we are constantly being encouraged to want more and, therefore, to spend more. Whatever we have, it’s not enough. We are being sold a lifestyle for which we need more and more of the things that are being sold to us. If we don’t have the right things, if we don’t own the right products, if we don’t wear the right make-up, clothes, shoes, if we don’t drive the right car then we are somehow deficient in our personal worth, in our personal values. Just think of the advertisements you have seen this week – on the television, on the billboards, in the magazine and newspapers. They tell you very little about the product, but an awful lot about the person you’ll be if you use it. Looking for a razor? Then you need the one that will cause the girls to take notice of you. Looking for a car? Then you need the one that will make you seem a fun-loving person. Looking for food? Then you need, not just any food, but the food that will make you seem that bit more sophisticated. Do you want a beer? Then try something that will make you seem a bit richer because it is reassuringly expensive. Looking for cosmetics? Then you need the stuff that will make you seem younger (for some reason). Why? “*Because you’re worth it*” – the ultimate expression of what we want today: something to enhance our worth. And we are not really worth anything in the eyes of our peers until we have bought into that particular conception of what life is all about.

We have become a nation, not of citizens, but of consumers. We just want more. And to fund that unending quest for the lifestyle that will give us some kind of acceptance with our colleagues, our friends, our neighbours, we are forced into borrowing – by credit card, loan or overdraft – and our economy is now built on that appallingly shaky foundation. We are living beyond our means and when the bubble bursts – as it has done recently – it makes an awful mess. What we are faced with is a very anxious world, a world which draws us into its anxiety as it has drawn us into its dreams.

And let’s face it – we are all affected to a greater or lesser extent. We end up being anxious about our standing, about how we appear, about our jobs, about our pensions – just worried consumers proving the truth of what Jesus taught when he said “*Where your treasure is, there will your heart be also*”. And he says that in the context of telling his disciples – us – that we should be looking towards building up

treasure in heaven rather than on earth. If we take that to heart, then we might be able to swap our consumerism for its opposite, contentment. Listen to what Paul wrote to Timothy in *1 Timothy 6:6-10*. Clearly the world of Paul's day, while being perhaps less complicated economically, was nevertheless much the same as today in terms of people's attitudes to wealth.

Jesus came to offer us "*life in all its fullness*" (*John 10:10*) and if we are constantly worrying about our possessions and our money, then we are losing out on the contentment that should characterise our lives as disciples. I've mentioned Oliver James' book *Affluenza* on previous occasions, and it seems to hit the nail right on the head, really. We in the western world are losing out on so much simply because we are afraid of losing out in the "Keeping up with the Joneses" stakes. We cannot live as good disciples of Jesus Christ if our lives are taken up with such a materialistic lifestyle and anxieties about how we are to fund it.

When Paul wrote those words to Timothy, he was not writing from some kind of ivory tower. He knew what he was talking about and he modelled that in his own life. The words we read from his *Letter To the Philippians* really express that, and it's there I'd like us to focus our thoughts for a few moments this morning. Paul was a man who was able to feel at peace, to experience contentment in his own life – and the whole of that letter oozes that contentment. If you get a few moments this week, read through the whole letter: it shouldn't take you long. And when Paul wrote that letter, if there was ever a man who wasn't living on what the world considers to be the greenest grass, then it was him. He was in prison, deprived of his freedom and totally unsure what the future might hold for him. He would have been manacled to a couple of guards and there was very real chance of death in the near future. Yet, in *4:11,12* he writes that he has "*learned the secret of being content in any and every situation.*"

This was an unmistakable sign of his Christian maturity. Paul had been through some pretty awful experiences – and I don't mean that he'd been seen using the wrong kind of mobile 'phone or that his trousers were just the wrong width or that he'd been spotted in the discount supermarket or people thought he was starting to look his age. In *2 Corinthians 12:23ff* he mentions some of the stuff he's been through as a result of his determination to walk the path of Christian discipleship. Yet, somehow, he has been able to rejoice in all that has happened to him, no matter what the inconvenience and danger. Now you don't come across very many Christians whom you could really call mature in their discipleship (or maybe I don't move in the right circles), but those whom you do encounter have a deep and obvious contentment – a sense of being at peace with all things that fills them with a radiant joy, a serenity that can be infectious.

The word that Paul uses here for contentment is a Greek word that really means "*self-sufficiency*". It was well used in philosophical circles in Paul's day, especially by the Stoics, who strove for a sense of well-being that came about by their own efforts, so that whatever was going on around them, they could retreat into themselves and weather the storm. Paul takes the word and puts it into a context in which the sufficiency comes from Jesus Christ – he it is who enables us to bear the vicissitudes of daily life with equanimity. But this contentment, this sufficiency in Christ isn't just an automatic gift: it's not true that once you become a Christian you stop worrying, any more than if you become a Christian you should have everything you want. If we all stopped worrying as soon as we were converted, the pastoral ministry would be a doddle! No: Paul writes, "*I have **learned** the secret of being content ...*" It is something that he has had to work at – and we do too.

Of course, some people are temperamentally more disposed to being content than others, but in the end we all have to learn what it's all about. It is something, I believe, that we acquire by dint of experience and through prayer and applied study of God's word. In those verses we've read this morning, there are two outstanding qualities which we must learn to acquire if we are to experience this contentment that will allow us to rejoice in all circumstances and it will mean that our treasure in heaven becomes more desirable than our treasure on earth, that we learn to live with what we've got rather than continually hankering after what we haven't. Those two characteristics, which were so obvious in Paul's life are **flexibility** and **confidence**.

FLEXIBILITY

Paul had learned to be content “*in any and every circumstance, whether well fed or hungry, whether living in plenty or in want.*” We’ve already mentioned some of the difficulties that Paul had had to experience as an apostle of Jesus Christ. And here he is, under arrest, manacled to a guard, reiterating his feelings of joy to the Philippian Christians. He was able to accept whatever came his way because of his flexible approach to life.

All well and good, we might think. Of course, he wasn’t shackled to a mortgage, to a demanding career, to a need to cultivate a particular image. He was, in the phrase F F Bruce used as the title of his book on Paul, *The Apostle of the Free Spirit*. He didn’t have the many ties that we have today which seem to anchor us to the rocks of despair at times. But let me say this again – Paul was shackled to a guard; he was driven by the pressure of proclaiming the gospel and nurturing new churches; he had been physically abused and tortured; he had been through shipwrecks and earthquakes – but none of it had got him down. It wasn’t that he didn’t experience the hassles of life – he did! – but he was able to face them with a sense of peace, contentment, maturity and joy that very few of us ever get to know because we would rather learn from the world than from the Word.

When Paul was poor, he was able to make the best of it – he turned his hand to tent-making or humbly accepted the help of others. When he was able to have plenty, he made the most of it, realising that it wasn’t necessarily going to be a permanent arrangement. Part of our difficulty, along with our envy and our susceptibility to pressure from our peers and advertisers, is our pride. We don’t want to be seen to be accepting help from others, either in the form of advice or, perhaps more particularly, in the form of material or financial assistance. In our culture, needing to accept help is seen as a sign of personal inadequacy, an admission of failure. And those of us who are part of a generation that hasn’t always had all today’s creature comforts – or who have lived and worked amongst the poorest of our society – can easily feel guilty when we do find ourselves with more than we expected. We are ill at ease with little and ill at ease with plenty. I can remember the first time I was taken (by Rob Fawcett, whom some of you may remember) to Old Trafford on one of his firm’s hospitality packages. For someone who had until then never sat down at a football match and had always forked out for a programme and a glutinous half-time pie, sitting down in the stand and being fed and watered before, during and after the match left me feeling very uncomfortable.

Our need is to learn, like Paul had, that all we have – however little or however much that may be – is (as we saw last week) given us by God to be used thankfully and responsibly for his glory. Paul’s comments here are made in the context of thanking the Philippian Christians for their material gifts to him and it is, alas! a consequence of living in such a materialist culture that lessons about contentment with our material situation are hardest for us to learn.

CONFIDENCE

It’s all very well talking about rejoicing in such circumstances and being flexible about our situation, but we need to know, to be **sure** that everything will be OK. There’s a need for confidence in something or someone beyond our immediate situation. And Paul demonstrates that, too.

In *A Shropshire Lad*, the poet A E Housman writes these words:

*Into my heart an air that kills
From yon far country blows:
What are those blue remembered hills,
What spires, what farms are those?*

*That is the land of lost content,
I see it shining plain,
The happy highways where I went
And cannot come again.*

I often look back to those “*blue remembered hills*” of childhood and think what fun it was. It seemed a different world – free of responsibility, no real worries (other than whether Christine Percival would try and kiss me again, or whether my conkers would last the season). There was a contentment that means that, if someone said to me today, “Would you rather be here or making milk mats with Mrs Merron at St Bartholomew’s Primary School?” I’d have to think quite hard. Of course, there’s a very strong element of rose-tinted spectacles in that, but there’s also the notion that I really was content then. I had no worries, as I’ve already said, because I had complete and utter confidence in the grown-ups around me. My mum and dad, my grandparents (who lived across the street), Mr Williams at the corner shop, Mrs Merron the infant teacher, Mr Hammond the pastor – I trusted them implicitly for absolutely everything. But that’s “*the land of lost content*” – and not just because we live in a much more cynical and suspicious world now.

Paul’s contentment came from a complete and utter confidence in God, his heavenly Father. “*I can do everything through him who gives me strength*” he writes in 4:13 (as we saw a few weeks ago). God’s in control and Paul has learned to rely on that in each and every situation. He believes the truth of what he has expanded on elsewhere: that God knows what’s best for him – and God has an infinitely better future waiting for him beyond this life anyway. Of course, we all know that, don’t we? But it’s how we show that we believe it in our lives that needs to be learned. To a very great extent it’s a question of self-discipline.

You see, confidence in God means throwing out of the window certain other things that we have learned throughout the years, things that are part of our human sinfulness, but which are reinforced by our culture and society. If we’re to be content with what we’ve got and rejoice in our situation, then we need to learn **not to covet**. The main reason for our lack of contentment, in any situation, is because we compare what we’ve got with what others have got or with what the advertisers and brand-name dealers tell us we should have – covetousness: a sin. Only when we have learned not to covet will we start to learn contentment. Only when we resist the pressure of keeping up with the Joneses and the blandishments of the advertisers and window-dressers will we begin to experience real joy.

And out with covetousness must also go **complaint**. It’s no good claiming to be a disciple of Jesus Christ, saying that you have all you need in him professing faith in him alone, if you’re constantly moaning about your lot. There’s no way in which your witness will have any integrity if you’re saying in one breath that Jesus is worth following and in the next breath that you wish things were different. It doesn’t add up, does it? Even complaining to God in the intimacy of private prayer can end up being discouraging if we don’t also take the opportunity of thanking him for the good that there is in our lives. A constantly complaining Christian is clearly not a joyful and contented Christian – and there may be some question as to whether that person is really a Christian at all!

And **self-aggrandisement** must also disappear. The need for us to recognise that our sufficiency is in Christ alone is paramount. That’s very difficult for us these days, in a culture that preaches personal advancement with such tedious monotony. Why keep striving if you don’t need to? Why do we always need more? Why do we have to keep ahead of others? Why do we adopt unattainable role models, unattainable goals? These are things which we really do need to learn – and in doing so, we need to unlearn some of the received wisdom of the world around us.

There is no other key to this than reliance on Jesus. In his book on *Philippians* in the *Bible Speak Today* series, Alec Motyer writes this:

But the key to it all is “in Christ Jesus”. He mediates to us all the benefits and blessings of God. More than that, he is himself the sum of all the blessings, for the preposition is not “through” but “in”. He is not a channel along which they flow, but a place in which they are deposited. It is finally because of Christ that Paul is contented, and it is Christ whom he offers to us as the means and guarantee of our contentment. For Paul, the person who possesses Christ possesses all.

If you are looking for true contentment, for real joy, then you will find it nowhere else other than in Jesus. You may be able to be flexible in all kinds of different circumstances, but without the confidence that can be found in Jesus Christ, it's all empty. No situation should cause us more anxiety than our own sinfulness and unworthiness before God. If we are worried about the future, then our encounter with our Creator at the end of this life should make us tremble at the knees. But through the death and resurrection of Jesus, God has put that all right: he has given us the opportunity of a future free of anxiety about the most fundamental problem of our existence. And, as Paul writes elsewhere, "*He who did not spare his own Son, but gave him up for us all – how will he not also, along with him, graciously give us all things*" (Romans 8:32).

Learn to put your confidence completely in Christ – that's what calling yourself a Christian implies anyway – and with that, learn the self-discipline that can lead to contentment and the ability to rejoice in all circumstances. Then, living within your resources and looking forward to your treasure in heaven should follow quite naturally.

Discussion notes on the next page

"MONEY MATTERS - 2" ***Philippians 4:10-20***

We live in a society in which we are constantly being encouraged to want more and, therefore, to spend more. Whatever we have, it's not enough. And to fund that unending quest for the lifestyle that will give us some kind of acceptance, we are forced into borrowing – by credit card, loan or overdraft – and our economy is now built on that appallingly shaky foundation. We are living beyond our means and when the bubble bursts – as it has done recently – it makes an awful mess. We end up being anxious about our standing, about how we appear, about our jobs, about our pensions – just worried consumers proving the truth of what Jesus taught when he said *"Where your treasure is, there will your heart be also"*. And he says that in the context of telling his disciples that we should be looking towards building up treasure in heaven rather than on earth. If we take that to heart, then we might be able to swap our consumerism for its opposite, contentment. Read what Paul wrote to Timothy in *1 Timothy 6:6-10*. Jesus came to offer us *"life in all its fullness"* (*John 10:10*) and if we are constantly worrying about our possessions and our money, then we are losing out on the contentment that should characterise our lives as disciples.

Paul writes that he has *"learned the secret of being content in any and every situation."* It was an unmistakable sign of his Christian maturity. Paul had been through some pretty awful experiences – look at *2 Corinthians 12:23ff* – but he has been able to rejoice in all that has happened to him, no matter what the inconvenience and danger.

The word that Paul uses here for contentment is a Greek word that really means *"self-sufficiency"*. Paul takes the word and puts it into a context in which the sufficiency comes from Jesus and he writes, *"I have **learned** the secret of being content ..."* It is something that he has had to work at – and we do too.

FLEXIBILITY

Paul had learned to be content *"in any and every circumstance, whether well fed or hungry, whether living in plenty or in want."* He was able to accept whatever came his way because of his flexible approach to life. When Paul was poor, he was able to make the best of it and when he was able to have plenty, he made the most of it, realising that it wasn't necessarily going to be a permanent arrangement.

Our need is to learn that all we have – however little or however much that may be – is given us by God to be used thankfully and responsibly for his glory

CONFIDENCE

Paul's contentment came from a complete and utter confidence in God, his heavenly Father. But confidence in God means learning **not to covet, not to complain** and **not to be self-aggrandising**. If you are looking for true contentment, for real joy, then you will find it nowhere else other than in Jesus.

Questions for discussion

1. What does Jesus mean by *"Where your treasure is, there will your heart be also"*?
2. What causes us not to feel content?
3. Why do we often feel uncomfortable accepting advice or help from other people?
4. Where does the world tell us to put our confidence? Should we follow that advice? Why/why not?
5. How can we build up *"treasure in heaven"*?
6. Is there anything that has particularly struck you in this week's study?