



SESSION 2 RESOURCES

APPENDIX B

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FINDING CONTENTMENT

By Melissa Kruger

From our earliest years, we place a variety of personal qualifications on our contentment. If only we could possess that new toy, fit into the right peer group, gain acceptance to a particular college, find job satisfaction, marry the person of our dreams, buy just the right home in just the right city, have children, experience lovely vacations, maintain our health, enjoy financial stability; then, and only then, can we expect to experience contentment.

If we can just have the items we long for at any time, then we expect to find satisfaction. It's not too much to ask, is it?

While God invites us to enjoy His gifts in a variety of ways, temporal items are unsatisfactory foundations for lasting joy and peace. Culture may view contentment as something we gain through relationships, wealth, power, and privilege, but the Bible sets forth very different qualifications for contentment. Biblical contentment unfolds from the Spirit's work in a believer's heart, mind, life, and hope. These four qualifications set an eternal foundation for unwavering contentment that holds steady through life's seasons and storms.

A Trusting Heart

The cornerstone of contentment is a heart that trusts the Lord. Jeremiah 17:7-8 confidently asserts:

Blessed is the man who trusts in the LORD, whose trust is the LORD. He is like a tree planted by water, that sends out its roots by the stream, and does not fear when heat comes for its leaves remain green, and is not anxious in the year of drought, for it does not cease to bear fruit.

This passage, alongside similar imagery in Psalm 1, presents a lovely picture of contentment. The tree's ability to flourish is independent of circumstances because it has an enduring source from which to drink. Whatever season may come, the tree is always bearing fruit.

On the eve of His death, Jesus furthered this imagery when He taught His disciples: "I am the vine; you are the branches. Whoever abides in me and I in him, he it is that bears much fruit, for apart from me you can do nothing" (JOHN 15:5). Just like the tree, we possess an everlasting source from which to find nourishment. We abide in Jesus by spending time in the Word, seeking Him in prayer, and walking in obedience to His commands (John 15:7-11). Jesus is our fount, providing the strength, refreshment, and encouragement we need to withstand any and every circumstance we may face, while still bearing the fruit of contentment.

Apart from Christ, we are dry branches, parched and thirsty, always craving more. Jeremiah 17:5 warns, “Cursed is the man who trusts in man and makes flesh his strength, whose heart turns away from the Lord. He is like a shrub in the desert and shall not see any good come.” It is impossible to have biblical contentment apart from abiding in Christ.

By trusting in Jesus, we do not have to fear either abundance or hardship. When difficulties and trials come, His strength is sufficient. When joys and pleasures come, His grace enables us to rejoice in the Giver of all good things. A heart that trusts in God can joyfully proclaim with Paul, “I can do all things through him who strengthens me” (PHIL. 4:13).

A Teachable Mind-set

A heart that trusts in the Lord is also one that will learn from Him. If we hope to find contentment, a second qualification is that we have a teachable mind-set. In his letter to the Philippians, Paul explains:

Not that I am speaking of being in need, for I have learned in whatever situation I am to be content. I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need. I can do all things through him who strengthens me (PHIL. 4:11-13).

Contentment does not suddenly descend upon us; it is learned. Can you recall the last time you learned something new? Usually, learning involves both study and observation, but at some point it requires application. If I learn to ride a bike, I may begin by reading about it in a book. I may also watch and observe someone else as they ride. But to truly learn how to ride a bike, I must actually sit upon the bike and attempt to ride it myself.

This moment of the learning process is also the most fearful. Questions plague us: What if I fall off? What if I get hurt? What if I never learn it? Yet we miss the joy of riding if we are unwilling to apply what we know to our own experience.

In a similar way, we can learn contentment by reading books on the subject and watching others in their contentment. But at some point, we must apply our study and observation to our own lives. We may be plagued by fears as we learn to trust God for our contentment: What if I get hurt? What if I miss out? What if God is not enough?

These are normal fears as we learn the secret of contentment. However, by setting our minds on things above, considering that which is lovely, praiseworthy, and true, we can rise above our doubts. Biblical contentment is not a natural disposition or personality type; it is the result of learning and growth in the Christian life.

A Sacrificial Life

Jesus explained a third qualifier for contentment when He taught His disciples: And

calling the crowd to him with his disciples, he said to them, "If anyone would come after me, let him deny himself and take up his cross and follow me. For whoever would save his life will lose it, but whoever loses his life for my sake and the gospel's will save it. For what does it profit a man to gain the whole world and forfeit his soul? For what can a man give in return for his soul?" (MARK 8:34-37)

He who gains the most trinkets and toys does not win contentment in the game of life. When the world is gained, it may provide momentary happiness, but it is impossible for lasting joy to be sustained from temporary pleasure.

In contrast, the upside-down way of the Gospel leads us to deny ourselves, and in doing so, we encounter a surprising result: we find life. Contentment is won not by gaining, but by giving. Not by addition, but by subtraction.

Going forth as living sacrifices, we are alive not for consuming the things of the world, but alive in hopes of being consumed for it. We give of our money, time, and talents, hoping to use all that is entrusted to us to forward the work of the gospel. We face trouble, hardship, and persecution, knowing deep within our souls that though we may possess nothing, we have everything: "He who has the Son has life; he who does not have the Son of God does not have life" (1 JOHN 5:12).

The beauty of a sacrificial life shines brightly as it burns, consumed but content.

A Heavenly Hope

The Spirit empowers us with a trusting heart, teachable mind-set, and sacrificial life because we have been given a heavenly hope. Our misplaced expectation of this world greatly affects our ability to enjoy it. Diligently as we may try to squeeze contentment out of the things of earth, this world simply cannot produce what it was never intended to give.

Richard Baxter wisely exhorted:

If everlasting joys were more in your thoughts, spiritual joys would abound more in your hearts. No wonder you are comfortless when heaven is forgotten. When Christians let fall their heavenly expectations but heighten their earthly desires, they are preparing themselves for fear and trouble. Who has met with a distressed, complaining soul where either a low expectation of heavenly blessings, or too high a hope for joy on earth is not present? What keeps us under trouble is either we do not expect what God has promised, or we expect what he did not promise.

Jesus instructed us, His followers, to lay up for ourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. He understood that where our treasure is, there our hearts will be also (MATT. 6:19-21). By setting our hopes fully on what is to come, we will be enlivened in a new way to enjoy our days under the sun.

By living as strangers and pilgrims, we let go of unrealistic expectations. While traveling, we understand that we most likely will be uncomfortably situated, jostled out of place, and may look a bit worn around the edges. Yet deep within our souls, we rest content. We are on our way home. Just thinking about the sights, smells, and joys of home fills our hearts with delight.

By the Spirit's work, we can walk this journey with joy. A trusting heart, a teachable mind, a sacrificial life, and a heavenly hope—these things serve as the best of traveling companions. These qualifications for contentment make our hearts ready to experience lasting fulfillment that withstands the fiercest trials and storms. What the world is unable to provide, Christ freely gives. May we be found in Him, overflowing with joy, resting content in all things.

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HOW CONTENT ARE YOU?

Have you seen anyone using one of these lately?

By Steve Graves

I have, and I've got to tell you, it caught me off guard. I sat down for a quick phone charge in the ATL airport between flights, and a nice fellow from a few decades back plopped down next to me and plugged up his really old vintage Blackberry.

I looked over but evidently not discreetly enough. He caught me looking and began selling me on his personal mobile device. He was a man not moved by latest trends, any marketing campaign by Apple, or the fact that he could afford something different.

He, and I quote, was a man who knows what he values and will not be swayed. My only response was to ask if I could take a picture of that device (and I really wanted one of him as well).

Just so you know, I did not throw away my iPhone.

But it did make me think about the idea of being grounded in a practice, habit, or just a particular belief.

Finding your footing regarding money and contentment is one of the most stabilizing underpinnings you will ever construct. To not find it keeps your heart swirling between voices in your head, marketing messages by the millions, the appeal to be self-absorbed (again), and to live only for today, not for eternity.

I don't know of another virtue that can ground us better in today's society. I have found the most help personally with this issue in a small portion of a letter Paul wrote to his young understudy Timothy and then in another phrase from a letter to a small startup church at Philippi.

1 TIMOTHY 6:6-8 NLT

"Yet true godliness with contentment is itself great wealth. After all, we brought nothing with us when we came into the world, and we can't take anything with us when we leave it. So if we have enough food and clothing, let us be content."

PHILIPPIANS 4:11 NLT

"I have learned how to be content with whatever I have."

Contentment is a skill or virtue to be learned. Contentment is more valuable than a big bank account. And contentment will serve you until the very end.

Here are six affirmations to test my contentment.

1. While wrestling with the bottom line, I focus on the eternal.

Sure, my bank account, net worth, and 401(k) balance are all important. But it is not the whole accounting of a life and it can't deliver life's entire request. Be careful!

As the apostle said “we brought nothing into the world, and we can take nothing out of it.” Until we figure out that most of the things we focus on—iPhones, stock options, professional status, and the like—are temporary, we will never find true satisfaction. Jon Bloom calls it “The Secret to Peace and Contentment.” It’s about trusting God, not having stuff.

2. I know the difference between essentials and non-essentials.

In an age of consumption, it’s often extremely difficult to draw a line between what we truly need—for ourselves, our families, and our businesses—and what we simply want. We are the “Treat Yo’ Self” generation.

Many times, therefore, our line of consumption is attached to our income rather than to a rational decision that caps our lifestyle and answers that crucial question, “When is enough, enough?” Typically, the more we earn, the more we spend.

Scripture offers a different perspective. As 1 Timothy 6:8 states, “If we have enough food and clothing, let us be content.”

3. My ambition is set on something other than getting rich.

There are plenty of wealthy people in the Bible (Job, Abraham, Boaz, and Lydia, to name a few). But getting rich was never their goal. Instead of having a deep desire to get rich, we should pour our energy into: establishing a good name for ourselves and for our family, advancing in godly wisdom and understanding, and daily being salt, light, and the sweet perfume of the gospel story.

Along the way, we might be rewarded financially as a result of our efforts. But that cannot be our end-all, above-all goal.

4. I continually evaluate whether I love money.

Maybe you’ve heard, “Money is the root of all evil.” Maybe someone even said that came from the Bible. That’s a lie.

In fact, 1 Timothy 6:10 says “The love of money is the root of all evil.” It goes on to say, “Some people, craving money, have wandered from the true faith and pierced themselves with many sorrows.” That’s a very different thing.

Answering the following can help us determine whether we’re flirting with disaster in this area:

- What am I sacrificing to build my wealth?
- Do I regularly feel the pendulum swing from quick fulfillment to buyer’s remorse over my purchases?
- Am I unable to stop counting my money, sorting it, evaluating it, etc.?
- Is my spiritual condition getting better or worse?

5. I aggressively assess whether my hope is in God or my holdings.

As Paul wrapped up his first memo to Timothy, he gave a few last words of instruction regarding the wealthy entrepreneurs and business people in the congregation:

“Command those who are rich in this present world not 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.” (1 Tim. 6:17-18 NIV)

Money is a vital part of life of course, but economic prosperity can easily lull us into forgetting about God. As C.S. Lewis wrote, “One of the dangers of having a lot of money is that you may be quite satisfied with the kinds of happiness money can give and so fail to realize your need for God.”

6. My giving stretches my faith to the limits.

The final ingredient in the recipe for contentment is giving, and not just giving 10 percent. Our same writer, Paul, gives us six filters for giving: regularly, systematically, in proportion to our income, voluntarily, cheerfully, and sacrificially.

Would your giving meet those instructions? Most Americans would answer “no.”

The “2016 Philanthropy Roundtable Report” said giving was better in the U.S. than ever, but still, 33% of people gave nothing, and the other 67% of people gave an average of 4% of their income. Even the super-wealthy (those making more than \$10 million) gave less than 6% of their income.

So how did you score? It's never too late or too early to learn contentment. It doesn't matter if you are in your first job squeezing nickels together to pay rent or you just sold your company and stuck \$50mm in the bank.

Contentment is a lost virtue in need of a serious comeback.

From Steve Graves Weekly, *Coaching by Cornerstone*, Fayetteville, Arkansas.

WHAT POVERTY TAUGHT ME ABOUT WEALTH

By Emily Peterson

Last year on the World Race, I didn't spend very much personal money on a day-to-day basis. Occasionally I would splurge—on new running shoes or a trip to the Great Wall—but on average I spent less than \$100 a month. The main reason for this is because I went a year without an income. But also, I lived among the population of the world that lives on only \$1 or \$2 a day.

Living in poverty, even by choice, will change your spending habits pretty quickly.

Though I now have an income, I'm still hyper-aware of how I spend my money. I might even be more attentive, because there's more money in my account and it's easier to lose track when you're just swiping a card instead of carrying around a bunch of bills and coins (that are different in value and shape from last month's currency).

These days I'm noticing that the things I learned while living among poverty very much apply to how we can live—Biblically—among wealth. Here's what poverty has taught me about wealth:

You really don't need more to be satisfied. Seriously, simplicity is so so liberating because you'll finally realize what you really need to survive and be satisfied, and what is just cluttering up your life. Last year I worked among people whose total worldly possessions would probably (on average) fit in a broom closet. Now, I'm working with some of the wealthiest people in San Antonio. Suffice it to say that in the mansions there doesn't always seem to be much joy, but from those mud huts and shabby shacks came overflowing amounts of joy, peace, and freedom.

Just because you can afford to buy it doesn't mean you should.

In the Third World, a dollar goes so much farther than in the States so it's easy to get carried away at the little tienda down the road or at the market where a whole week's worth of fruit is 50¢. The same thing happens in America though. We see a sign for half off or get caught up in the savings of online shopping, and we end up buying stuff that we don't really need just because we "got a good deal on it." I have to remind myself of this all the time lately: just because I can, doesn't mean I should. May as well save that money for something else—something necessary—than just spend it casually.

Identify your "comfort buys" and cut back on them.

If you've ever lived abroad, you'll know how comforting American food can be. After being away a while, you'll start buying American brands and products just because they're familiar, regardless of whether you actually buy those things at home. And in America, we have our own "comfort buys." They may be cheap trinkets, food from a particular restaurant, something in the checkout aisle that grabs our attention. Whatever it is, it's something we habitually buy because it's probably cheap and it somehow comforts us with its familiarity or nostalgic

qualities. It'd be wise to identify such products and refuse to be controlled by the impulse to buy them.

The Lord always always always provides.

Thank Him grandly when He does.

When you're broke, it feels a lot more necessary to rely on God to provide for you. But when you're less broke, it can be easy to take credit for your own prosperity. In both circumstances, it's important to remember that the Lord faithfully provides for His children—every time. And when He does, we need to respond with grateful, humble hearts.

You shouldn't feel guilty for having more; you shouldn't feel ashamed for having less. I've been on both sides of the fence on this one. But here's the deal: you have what you have—financially and materially. Be grateful for it, and use it well. Work hard and be faithful, just doing the best with what you've got right now. Don't sweat it (or boast about it) if everyone around you is in a different situation.

From becominganyole.wordpress.com/about/

13 MONEY SAVING IDEAS

Saving is biblical; God wants us to be savers! He wants us to have the resources we need to take care of our families and others. He also wants us to be in a position to serve Him so that He will be made known and honored. Saving does not represent a lack of faith, but it does reflect the heart of a faithful steward. But finding extra margin in our finances to save can be challenging! Especially if you are trying to pay off debt, living paycheck to paycheck, or recently went through a major life change. These 13 money-saving strategies will help you save money in ways you may not have known before.

1. Act Like You Receive 24 Paychecks a Year Instead of 26

If you are paid biweekly, you actually receive 26 paychecks a year instead of 24. Instead of budgeting based on those 26 paychecks, budget based off getting paid twice a month – 24 times – instead. Then you'll be able to save your extra two paychecks!

2. Compete with Yourself

Sometimes you can be your best source of motivation! Challenge yourself (or your spouse or a friend) to spend \$3 less per meal every time you go out to eat. Try instituting a leftover night once a week, having “no spend” days, or competing to see who can spend the least amount of money per week.

3. Set Up Automatic Transfer

This is one of the best savings strategies out there. Automating a certain amount to go straight from your paycheck to your savings account will help you reach your goals quickly. The old adage “out of sight, out of mind” is the driving principle behind this. If you can't see the money to spend in the first place, then you won't be tempted to spend it!

4. Adjust Your Tax Withholdings

Did you get a refund check this year? While it may feel like you get a bonus from the government, they're actually just returning your own money to you. They borrowed it interest-free for the last year and then you have to ask for it back! Instead, adjust your withholdings so you have that extra money in your account every month. However, you will need to plan in case you owe the government money come Tax Day!

5. Always Check for Coupons and Rebates

Apps and browser extensions make it easy to shop with coupons and earn money back from rebates. Download apps like RetailMeNot and install extensions like Honey so you never miss a deal when online shopping. Take an extra five minutes

in the store to scan all your items and check for coupons or rebates. Even better, check for coupons and apps before shopping so you can buy based on what the best deal is. It may be small savings, but they accumulate over time!

6. Plan Ahead and Never Go Shopping Without a List

A lack of planning is a major spending trap. Before you go shopping anywhere – the grocery store, Walmart, the mall – make a list. Then stick to it! This is where that competitive spirit can come in handy – see how quickly you can get everything on the list and try to come in under budget. You should know about how much you'll spend before you walk in the store. New technology and services like grocery pick up services have made this savings strategy convenient for a small fee. Look into your local options and consider if they could help you save!

7. Ask for Discounts

It may be uncomfortable if you're not a natural bargainer, but it's always worth it to ask for a discount. Try this especially with your cable and internet provider once a year. Ask about loyalty discounts, sales, or other offers they have going on.

8. Find a Buddy

There is strength in numbers, especially when it comes to saving! A group of my friends always shares when they find good sales and will sometimes pick up items for one another to take advantage of the sale. Look online, in circulars, and ask around for the best prices.

9. Do Your Research

Before you purchase a big item, spend time researching to see if you can find a better deal. If you find a better price non-locally, ask for a price match. A few minutes online can save you lots!

10. Start Christmas Shopping Early

It's better to get your Christmas shopping finished by as early as September. Find and purchase gifts for family and friends throughout the year when you find a good sale. By doing so, you avoid the stress and markups of the season and can relax and focus on the true meaning of the holiday!

11. Set Goals

Goals will motivate you to keep saving. Proverbs 29:18 says, Where there is no vision, the people perish. If you don't have a vision for your savings, you won't make any progress. Decide on a realistic amount of money to have saved by a certain date and then align your budget to reach that goal. Every time you reach a goal, celebrate, make another, and keep going. You should always have short-term and long-term goals!

12. Save Every \$5

We are big advocates of an all- (or mostly-) cash budget. If you use cash for all or some of your budgeting categories, commit to saving every \$5 bill you touch. One woman did this for 12 years and saved \$37,000! Proverbs 21:5 says, Steady plodding brings prosperity. Start plodding!

13. Drink Only Water

This may sound impossible to some, but switching to only water can save you hundreds, if not thousands, of dollars a year. A latte out costs around \$5. A soft drink or tea at a restaurant costs around \$2. If you have one coffee and one tea or soda out every day, by switching to water, you'll save around \$2,550 a year. And it's significantly better for your health!

Hopefully, these 13 ideas add focus to your savings goals. Once these strategies are working, an Adelfi certificate is good way to make the most of your new resources. Our high-yield certificate accounts lock in a rate up to 60 months, while our bump certificates let you bump up your dividend rate should it increase during your term. It should feel good to earn dividends with a financial institution aligned with your values!

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