

Sermon preached at Faith Presbyterian Church, Springfield, Virginia, on Sunday,
November 25, 1990, by the Rev. W. Graham Smith, D.D.

EXODUS 20:17

“You shall not covet... anything
that belongs to your neighbor.”

TEN STEPS TO THE GOOD LIFE **(10) HOW TO FIND LASTING CONTENTMENT**

Time magazine said recently that the average American is spending \$1300 on credit for every \$1000 that he makes. Folks, that means that we're in trouble. On the national level, we are a nation facing financial bankruptcy because the government for years has been spending more than it has been taking in -- hence our present budgetary woes. The fact of the matter is, we're a nation of spendthrifts.

How do we have contentment in a world where everyone says, “Get more!” Exodus 20:17 says, “You shall not covet your neighbor's house. You shall not covet your neighbor's wife, nor his manservant, nor his maidservant, nor his ox or donkey, or anything that belongs to your neighbor.”

What does it mean to covet? There are two aspects of coveting:

- a. It means “excessive desire for what I don't have.” Excessive desire. Literally the word means to “grasp,” to “grab,” to “paw after.”
- b. It also means “envious desire for what others have.” “You've got it, and I want it.”

Now today, the word that we would use for “covetousness” is the word “materialism” — the desire to accumulate things. And of course, we are bombarded with commercials continually urging us to buy more and more and more. How many of you would agree that in today's world it is difficult to be satisfied with what you have? It is. Let me give you four examples of -

1. How materialism hurts us.

- a. It causes worry. Matthew 6:25 says, “Do not worry... Is not life more important than food, and the body more important than clothes?” The fact is that when we focus on things, we worry about them. We worry that we don't have enough; or we worry about keeping or losing what we have; and so we're, always in bondage. Life is more than things. The number one “worry,” surveys show, is financial problems, financial bondage. Have you seen the bumper sticker that says, “When the going gets tough, the tough go shopping!”?

- b. Another problem caused by materialism is fatigue. Proverbs 23:14 says, “Do not wear yourself out to be rich; have the wisdom to show restraint.”

In the frantic rush to get ahead, or just to keep up, we get tired. And the Bible says, “Slow down!” Tolstoy told the story about the peasant who was offered as much land as he could walk around in one day. So, at daybreak he set off frantically to cover as large a circle as he could; and just as he struggled up to the finish, to complete the circle at the point where he began, he collapsed and died from exhaustion! “Wearing yourself out to get rich!”

c. The third problem is depression. 1 Timothy 6:10b (Phillips) says, “Some men, in the struggle to be rich, have lost their faith, and caused themselves untold agonies of the mind.” There was a classic article in Newsweek magazine sometime ago. It was by George Will, and it was called “Reality Says You Can’t Have It All.” And Will wrote: “The saddest story ever told is this — a whole generation believed the Michelob beer commercial, and consequently got its heart broken. Michelob says, ‘Who says you can’t have it all?’ Sadly, the answer is ‘Reality: - that’s who.’” And when you find you can’t have it all, you get depressed and disappointed.

d. And of course materialism causes all kinds of problems. 1 Timothy 6:10a says, “The love of money is the root of all kinds of evil.” It doesn’t say, “Money is...” “It says, “The love of money is the root of all kinds of evil.” God is not opposed to wealth; He’s just opposed to the worship of it. You see, coveting can lead to the breaking of all the other Commandments. In fact, it’s the motive for breaking the others. People will lie, steal, cheat, kill, commit adultery, worship idols, and be profane because they are covetous -- because they want more and more and more. It causes all kinds of problems. Somebody saw President Lincoln on the street one day with his two sons; and they were both crying; and the person said, “What’s the matter?” And Mr. Lincoln said, “The problem with them is the problem of the world -- I have three walnuts and each son wants two!”

I want to talk to you this morning about -- how do you learn to be content in a world where everybody says, “Get more and more and more...”?

2. How to learn lasting contentment. Underline the word “learn.” Paul says in Philippians 4:11, “I have learned to be content whatever the circumstances.” Contentment didn’t come naturally to Paul, and folks, it doesn’t come easily to us either. You have to learn contentment. So, let me give you some suggestions from God’s Word this morning.

a. Be grateful and enjoy what you have. We’ll never be satisfied if we just keep grabbing and grabbing. Let’s read 1 Timothy 6:6-8: “Godliness with contentment is great gain.” (Isn’t that a splendid equation to enable you to keep your perspective, right? Godliness + contentment -- great gain.) “For we brought nothing into the world and will take nothing out of it. But if we have food and clothing, be content with that.”

You see, we get into a problem that is a roadblock to happiness. I call it “when” and “then” thinking - “When I get this, then I’ll be happy.” “When I get this promotion, then I’ll be happy.” “When” and “then”; and you’re never happy. Coveting is saying, “I’ve got to have that for me to be happy.” That’s what coveting is all about, But, satisfaction comes from fewer wants not from greater wealth. 1700 years ago, Diogenes Laertius wrote a history of Greek philosophy, and this is a delightful sentence from his chapter on Socrates: “Often when Socrates looked at the

multitude of wares exposed for sale, he would say to himself, ‘How many things I can do without!’” Be content; be grateful; and enjoy what you’ve already got.

b. Don’t compare yourself to others, because comparing always leads to coveting. Paul says in 2 Corinthians 10:12 (Living Bible), “I wouldn’t dare say that I am as wonderful as these other men who tell you how good they are! Their trouble is that they are only comparing themselves with each other and measuring themselves against their own little ideas. What stupidity!” He says, “It’s stupid to compare yourself with somebody else.”

Now, why do we compare? We do it because we’re insecure. We want to know, “How am I doing?” So, we look around and try to justify what we are and where we are, according to other people. And we compare everything - cars, homes, wives, clothes, salaries. We just compare. And God says, “Don’t do it!” It gets us into trouble. Someone has said, “We buy things we don’t need, with money we don’t have, to impress people we don’t even like!” And so, we accumulate all these status symbols that make us feel that we really are somebody.

3. Recognize the limitations of wealth. It cannot deliver all that it promises. Madison Avenue has created the myth that you can always purchase happiness -- “Just buy our product and you’ll be happy!”

There are two verses here and I want you to see two truths:

a. Things can not give lasting happiness. Look at Ecclesiastes 5:10,11 (Living Bible): “He who loves money shall never have enough. The foolishness of thinking that wealth brings happiness! The more you have, the more you spend, right up to the limits of your income.” You see, things satisfy for a while, but they lose their thrill very quickly. When you get something, it’s just great until the new model comes out! You see, things bore us very quickly. Why? Because they don’t change. That’s why styles and fashions change continually. Things give happiness briefly, but after a while they’re just “ho-hum.” Listen to this verse, Proverbs 27:20 (Good News Bible): “Human desires are like the world of the dead; there is always room for more!”

b. Things cannot give us lasting security. Read Proverbs 18:11 (Living Bible): “The rich man thinks of his wealth as an impregnable defense, a high wall of safety. What a dreamer!” If you’re going to have security, folks, you have to put it in something that cannot be taken away; and fortunes can disappear overnight. So, recognize the limitations of wealth.

4. Focus on relationships, not things. Proverbs 15:16,17 (Good News Bible) says, “Better be poor and reverence the Lord than to be rich and in trouble. Better to eat vegetables with people you love than to eat the finest meat where there’s hate.” He’s saying that things can never compensate for un-happy relationships. You can have all the wealth in the world, but if your marriage is bad, or you have bad relationships with your children, or at work, you’ll be miserable. You can be affluent but miserable. Relationships bring happiness, not things. Proverbs 15:27 says, “A greedy man brings trouble to his family.” In this country today, in the race for riches, marriages are falling apart, children are suffering because we give them things rather than ourselves. But they’d rather have Mom and Dad and the security of a home where peace and love

prevail.

I think of a dear friend who has turned down lucrative promotions in the large corporation for which he works, because he wants to keep his family in the splendid church in which he is an elder in a southern city. You see, there are some things in life that are more important than an increase in salary. Focus on relationships. Maturity is often just saying, “We have enough!”

5. Look beyond what is temporary. That just means -- live in the light of eternity. Look at 2 Corinthians 4:18: “So we fix our eyes not on what is seen, but on what is unseen. For what is seen is temporary; but what is unseen is eternal.” How many people do you know who live only for today? Have you seen that bumper sticker that says, “The man with the most toys at the end wins!”? Folks, that’s the devil’s lie. Jesus said, “What shall it profit a man, if he gain the whole world, and lose his own soul?” (Mark 8:36, King James Version). Don’t confuse making a living with making a life. Realize that there’s a whole lot more going on than just the here and now. I’m going to spend the most of my life by far in eternity, and so are you.

6. Become a regular consistent giver. Do you know that Jesus talked more about money than He did about heaven or hell? Why did He talk so much about giving? Because giving is the best antidote to materialism. It’s the cure for covetousness. Is it hard for you to give money away? If it is, check your values. You see, if I get irritated when the church asks me for money; if I get nervous when someone starts talking about the offering; if I get uptight, that just means that money is very important in my life. I’m holding on to things too tightly. And giving is the acid test that reveals my attitude toward material things. It proves whether I can give things away or not.

1 Corinthians 16:2 (Living Bible) says, “On each Sunday, each of you should put aside some of what you’ve earned during the week and give it as an offering. The amount depends on how much the Lord has helped you to earn.” Now notice — it involves planning. Paul says, “Set some aside; think about it; give it as an offering; it depends on how much you earn. It’s proportional; you plan it out.”

Some people think that the most spiritual way to give is to give spontaneously. They sit in a service, and their emotions are stirred, and they get a quiver in their liver, and they say, “I want to empty my pockets or my purse.” In my first congregation in Belfast, we used to have a converted Jew come over from London once a year. He ministered to Jewish people in England, and he was a real spellbinder. I never heard a man who could plead for missions with the same power as that man could. And people would give as much to him on that one Sunday as they would give to the church for a whole year! And I used to think, “God bless you, brother, but please leave us some!”

God says it is spiritual to plan your giving. Think it out. Lay it aside. Plan ahead. Be systematic. Why? Because every Sunday when I write out my check, it is a weekly reminder to me that money is not the most important thing in my life; and I can give it away with joy. Sacrificial giving reminds me where my priorities should lie; and it reminds me that I am laying up treasure in heaven.

How many of you have ever heard this statement — “You can’t take it with you”? Let me tell you something — You can’t take it with you, but you can send it on ahead! And how do you send it on ahead? Listen to Matthew 6:19—21): “Don’t store up for yourselves treasures on earth, where moth and rust destroy” (we would say today -- “where inflation or a bear market can ruin you”). “But store up for yourselves treasures in heaven... For where your treasure is, there will your heart be also.” How do you send it on ahead? By investing in the task of getting the unsaved prepared for heaven. Some people are going to get to heaven and find that they’ve got only an efficiency or a one-bedroom apartment instead of a mansion, because they sent so little building material in advance! Giving is an antidote to materialism.

7. Evaluate your priorities regularly. I think we all need a periodic checkup because materialism exerts a subtle influence over us. We’re influenced continually by TV commercials, by the people we work with, by neighbors. Look at Luke 12:15: “Jesus said, ‘Watch out! Be on your guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions.’” He’s saying, “There’s much more to life than just money and things.” Now Jesus gives here a double warning. He says, “Watch out! Be on your guard!” That’s a Hebrew form of emphasis. It’s as if John Wayne were saying, “Now listen, and listen right!” Be on your guard against greed, against materialism. Why? Because coveting can sneak up on you. So, you need to periodically check your values and your priorities, and ask yourself the tough questions like, “What do I like to think about the most? What do I like to talk about the most? What do I like to invest my time and energy in the most?” Do I have so many irons in the fire that I don’t have time for the things that really matter? -- God, family, prayer, the Bible.

Someone asks, “How much can I make legitimately as a Christian?” The answer is found in 3 John, verse 2 (New American Standard Bible): “I pray that in all respects you may prosper, and be in good health, just as your soul prospers.” Now he’s talking about three kinds of prosperity - financial prosperity (your money); physical prosperity (your health); and spiritual prosperity (your soul). He’s saying, “The answer to how much a Christian can legitimately make is unlimited so long as you keep your life in balance. And so, you ask yourself, “Do I spend as much effort on my spiritual development as I do on my financial development? Am I as concerned about my spiritual growth as I am about my financial growth?” He’s saying, “You can make all the money you can as long as your life is in balance.” It is possible to be a financial giant and a spiritual midget. So, evaluate your priorities regularly. God says, “Put Me first -- focus on that, and other good things will follow.”

Does God want everyone to be a millionaire? No. But I do think that God wants to prosper every believer. I think that if you follow biblical principles, and if your life is in the center of God’s will, you can’t help but prosper.

8. Find your satisfaction and security in Christ. You see, folks, you don’t find happiness through power, or pleasure, or possessions. If possessions brought complete happiness, then obviously the wealthiest people in the world would be the happiest. But we know that’s not true. If they’re happy, it’s not on the basis of their wealth; it’s on something else. Satisfaction comes to your life when you discover why you were put on this earth, and when you begin to live in the center of God’s will for you; when you can say, “God made me for a purpose, and He loves me.”

And you discover who you are and why you're here in Jesus Christ.

God says, "You're valuable. Indeed, you're so valuable that I died on the Cross for you. And if you open up your life to Me, you will find a peace and a satisfaction and a security that the world of 'things' can never give you."

Listen to Hebrews 13:5: "Keep your lives free from the love of money and be content with what you have, because God has said, 'I will never leave you nor forsake you.'" Now, if you have committed your life to Christ, and know that He is with you all the time, then it doesn't really matter how much money you have in the bank. You have riches untold in Christ!

Jesus told a story about a rich farmer (and there's nothing wrong with being wealthy; Abraham and Job and Solomon were all rich men). But this rich man in Jesus' parable, as he prospered, rather than sharing that prosperity with other people, just said, "I'll build bigger barns." And that's what he did. And Jesus said he was a "fool." Why? For two reasons: (a) he thought only about himself; and (b) he thought only about the here and now.

The fact is, "things" cannot prepare me for eternity, and that's where I'm going to spend the most of my life; and "things" cannot prepare you for eternity, and that's where you're going to spend the most of your life. Look at Proverbs 11:4 (Living Bible): "Your riches won't help you on the Judgment Day; only righteousness counts then!"

A grandfather was talking to his grandson who had just graduated from high school, and the grandson had great ambitions. And his grandfather said, "Son, what are you going to do now?" "Well, I'm going to go to college." And he said, "What then?" "Well, I'm going to get a job and make a lot of money." And he said, "What then?" "Well, I'll have a splendid home, three cars, a cabin cruiser, a summer home at the beach, and I'll belong to the best country club in town." "What then?" "Oh, I'll put my kids through college." "What then?" "Well, I guess eventually I'll retire." "What then?" "Well, I'll have fun, and I'll just do whatever I want to do." "What then?" "Well, I suppose that at the end, I'm going to die." And his grandfather said, "Son, what then? What then?"

It's a terrible mistake, folks, to live only for the here and now. It's a mistake to think that all there is to live for is material prosperity, a fine home, a wife and children. There's a lot more to live for in the light of eternity.

Jim Elliot, the missionary martyr, said, "He is no fool who gives up what he cannot keep for that which he cannot lose."

And the best use of your life is to invest it in something that's going to outlast it.

AMEN.