

“Money Matters” (part 1)

Ecclesiastes 5:8-20

Take your Bible and be finding your place in the fifth chapter of Ecclesiastes. No matter what century, no matter what place and time, there is a characteristic that seems to be true of every generation of humanity and it is this—people are interested in accumulating wealth. People want to make money. In 1848, it was the “California Gold Rush” that took 300 thousand people from east to west. Then it was the stock market and investment banking. Men and women burn the candle at both ends to work their way up the corporate ladder so they can have a bigger piece of the pie. For others, when the lottery goes mega millions, they flock to the convenience stores to buy Powerball tickets hand over fist. Why? Because money is enticing.

Solomon now begins a section where he addresses the subject of money, wealth, and possessions. Remember that he has been on a quest to find satisfaction, and he tells us here that it can't be found in money nor the things that money can buy. Yet the world we live in is constantly telling us the opposite. Through advertising, marketing, and peer pressure, we operate under the assumption that true and lasting happiness is found in 'more.'

Luke 12:15—“Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions.”

Life isn't found in an 'abundance' of stuff under the sun.

I don't know if you realize this or not, but Jesus had more to say about money and possessions than any other subject. More than 15% of everything that Jesus said related to money and the way that you and I respond to it. For instance:

- Out of the 38 parables that Jesus told, 16 directly deal with the way we respond to material wealth
- Jesus said more about money than He did about heaven and hell combined
- 1 out of every 10 verses in the gospels deal with money and material possessions, which equals out to some 288 verses

The Bible contains more than 500 references to prayer, right at 500 references to faith, but there are more than 2,350 references to money and possessions.

Someone may ask, “Why is this?” Because of its potential! It has the potential to deceive you and become an idol.

Scripture is clear in its assertion that there is a direct correlation between my true spiritual condition and my attitude regarding money and wealth. In other words, the integrity of my faith is not determined so much by what I say as it is by how I respond to money.

Randy Alcorn—*“Our use of money and possessions is a decisive statement of our eternal values. What we do with our money loudly affirms which kingdom we belong to.”*

In Ecclesiastes 5-6, Solomon deals with various money matters and gives us some very practical wisdom to live by. David Jeremiah says of this passage, “Solomon wants us to understand that the deepest desires within us are for heaven, and that they’ll never materialize on earth through the paper paradise of wealth.”

To begin with, Solomon mentions some...

1. PITFALLS to be avoided (5:8-17)

“If you see in a province the oppression of the poor and the violation of justice and righteousness, do not be amazed at the matter, for the high official is watched by a higher, and there are yet higher ones over them. But this is gain for a land in every way: a king committed to cultivated fields...”

Before he dives into the subject of money and the potential it has to deceive the one who loves it, Solomon sets up the issue for us by describing certain economic conditions and greedy powerbrokers. He says that it should not surprise us when we see corruption on display at the highest levels of government.

We live in an unprecedented time of scandals in both the government and business, don't we? And for the most part it would seem that 'mistrust' best characterizes the way that people view their institutions nowadays.

Solomon says, “Don't be amazed at the matter.”

In other words, don't live under this illusion that human institutions are perfect. Wherever you find people, you will also find problems. And much of the underlying problem is greed and money love.

1 Timothy 6:10—“For the love of money is a root of all kinds evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows.”

Covetousness is loving money and making a god out of it. It is a root from which many other sins shoot and bear their rotten fruit in the lives of both individuals and societies. It is this very thing that the Bible repeatedly warns us against in so many places.

Money love is a deadly trap that you and I can fall into if we are not extremely careful. There are so many pitfalls, so many dangers connected to this issue. You'll notice that Solomon mentions at least five here in the text:

Unsatisfied desires (v. 10)

“He who loves money will not be satisfied with money, nor he who loves wealth with his income; this also is vanity.”

This should be a verse that is underlined in your Bible and stored up in your heart and mind as it relates to wealth. It states that the one who loves money is never satisfied with it, for there is always more of it to be made. And let me be quick to point out that the word ‘loves’ is used here and not the word ‘possesses.’ Not all who have money love it and make it their supreme desire. Some of the most faithful servants of God in Scripture were wealthy.

I should also be quick to point out that loving money isn’t a trait that is specific to those who are wealthy. There are plenty of people who don’t have money who love money. A lust for more can be true of anyone, poor and rich alike.

The one who loves money will never be satisfied with it! It is the idea that the more we have, the more we often want. The person who loves money and material wealth will never have enough of it. He will never reach the level of personal satisfaction. He will never see the day when he can say with contentment, “That’s enough. I have plenty!” He can amass a vast fortune of comfort, but he is totally bankrupt when it comes to contentment. Which by the way, comfort and contentment are not one in the same. I’d rather be content with no comfort than have comfort with no contentment. As comfort often goes up, contentment often goes down. You can buy comfort, but you can’t buy contentment.

The reason is that you cannot fill an eternal void with temporary currency. And yet most of us live under the delusion that we can be happy if only we had more of the ‘green’ stuff.

Lottery winners provide an interesting example of this. You see the ‘mega millions’ billboard on the highway. And we’re making wonderful strides as a society now that we have these education lotteries. Wrong! I read where 130,000 Powerball tickets are sold each minute in our country, and each buyer thinks happiness is only a jackpot away.

Randy Alcorn—*“After a group of coworkers won \$450 million in the lottery in 2013, Willie Seeley...took the microphone at a press conference. Beaming, he said, ‘We are very happy, happy, happy.’ He and wife appeared on the Today show, where he said he was going to fish, hunt, and do as he pleased. After only two months, Willie and his wife were full of regrets. He said, ‘There are days I wish we were back to just getting paid every two weeks. You have to change your whole way of life, but we didn’t want to change the way we lived.’ His wife, Donna, called their winnings ‘the curse.’”*

Unwise expenditures (v. 11)

“When goods increase, they increase who eat them, and what advantage has their owner but to see them with his eyes?”

The Preacher shows us that more we have, the more we often spend. He points out how everyone shows up to benefit from the wealthy man, and they often have their hand out. He is not lacking when it comes to supposed ‘friends.’ There’ll be plenty who want to ride your coattails.

Which by the way, no one knew this better than Solomon. Just read 1 Kings 4 and see how many mouths he fed!

It is also a reference to the fact that as a person’s income goes up, so also does their standard of living. With a bigger paycheck comes a bigger house with a bigger mortgage. Before you know it, you’re spending more than you used to make. You can get sucked in to the vortex of materialism.

Unhealthy anxieties (v. 12)

“Sweet is the sleep of a laborer, whether he eats little or much, but the full stomach of the rich will not let him sleep.”

You would think that the more a person has, the more at ease that person is. Not necessarily. Solomon says that when you live for more, you usually end up with more worries to go along with it.

Message—*“Hard and honest work earns a good night’s sleep, whether supper is beans or steak. But a rich man’s belly gives him insomnia.”*

Money is always on the mind of the materialistic and the greedy man, so much so that he loses sleep over it. He is never at rest because he always has something to worry about. His mind is always scheming, always planning, always trying to discover ways to hold on to what he has while getting more of it.

He can never truly be at ease. He’s always got his cell phone in his hand and a business deal on the brain. Why? Because money is what he loves, and the more he has of it, the more he worries about it.

Often, I will hear couples who have been married for a long time reflect back on their earlier years of struggle and strain and yet speak with fondness. Times when they had little proved to be some of the best times. Let me tell you, one of the reasons that we are at each others throats in our country right now is that we’ve had so much for so long that we’ve forgotten what it means to have nothing. We are a pampered people who are never content.

Unfortunate losses (v. 13-14)

“There is a grievous evil that I have seen under the sun: riches were kept by their owner to his hurt, and those riches were lost in a bad venture. And he is father of a son, but he has nothing in his hand.”

Money is often lost more quickly than it is gained. The more you have, the more you lose.

Proverbs 23:4-5—“Do not toil to acquire wealth; be discerning enough to desist. When your eyes light on it, it is gone, for suddenly it sprouts wings, flying like an eagle toward heaven.”

The money you make, the livelihood you work so hard to achieve, it can evaporate before your very eyes. All it takes is a bad investment, a downturn in the market, or a major medical expense. If all your hopes and dreams are staked upon a financial position, then what will you do when your dream comes crashing down around you?

Money is a wonderful servant, but a terrible master!

There is only one way to determine whether or not it has a hold of you and is making you its slave. How generous are you with it? Keep it to your hurt, give it to your health!

Unrealized consequences (v. 15-17)

“As he came from his mother’s womb he shall go again, naked as he came, and shall take nothing for his toil that he may carry away in his hand. This also is a grievous evil: just as he came, so shall he go, and what gain is there to him who toils for the wind? Moreover, all his days he eats in darkness in much vexation and sickness and anger.”

One thing that the money lover tends to forget as he is on his quest for more is that the more you have, the more you leave behind. The Preacher’s point here is that you can’t take your money with you. Just as you came into the world, so also will you leave the world—with nothing in your hand!

Job 1:21—“Naked I came from my mother’s womb, and naked shall I return. The Lord gave, and the Lord has taken away; blessed be the name of the Lord.”

1 Timothy 6:7—“We brought nothing into the world, and we cannot take anything out of the world.”

Both pauper and prince alike will stand naked and exposed before the Lord at the judgment. What you truly lived for will be exposed on that day. It won’t matter if you’re in the black or in the red, worth millions or flat broke.

Look at the question that Solomon poses there in verse 16, “What gain is there to him who toils for the wind?” It is this idea that trying to find satisfaction in money is an empty pursuit. You’re never satisfied and you leave it all behind when you die.

You’ve heard it said that one man’s junk is another man’s treasure. Well, it is also true that one man’s treasure becomes another man’s junk. It goes to someone else who puts in a garage sale. It ends up on Storage Wars.

Leo Tolstoy wrote a story that he gave the title, “How Much Land Does a Man Need?” It is about a peasant farmer who says that he needs just a little bit of land to be happy. The devil overhears the man and commits to getting him more land in an effort to destroy him. The farmer gets a little land but isn’t satisfied, so he trades for more but still isn’t satisfied. This goes on repeatedly until the man dies in his quest for a huge estate, and the story ends with him being buried, and Tolstoy says, “How much land does a man truly need? Six feet from his head to his heels, that’s all he needs.”

The point is clear—if you live for ‘more,’ it is only going to be a frustrating and vicious cycle. One day you will die, and the only currency that will matter then isn’t paper.

2. PRINCIPLES to be applied (5:18-20)

“Behold, what I have seen to be good and fitting is to eat and drink and find enjoyment in all the toil with which one toils under the sun the few days of his life that God has given him, for this is his lot. Everyone also to whom God has given wealth and power to enjoy them, and to accept his lot and rejoice in his toil—this is the gift of God. For he will not much remember the days of his life because God keeps him occupied with joy in his heart.”

Solomon warns us against the pitfalls of money, and then he gives us a couple of principles to keep in mind.

Earning money is a gift from God

We love those rags to riches stories in which someone lifts themselves up through hard work and determination. In our achievement driven society, we offer ‘congratulations’ to those who work hard. But let’s not forget that money and pride often go hand in hand.

Notice in verse 18 that the Preacher says it is good to eat and drink and find enjoyment in your work, yet he uses the phrase ‘God has given.’ (God’s benevolence mentioned 3x)

If you have a paycheck, let me tell you something, it is a gift from the Lord to be stewarded well and received with gratitude. Even though you’ve worked hard for what you have, there is really no such thing as a ‘self-made’ man or woman. If you ever see a turtle on a fence post, someone had to put him there.

Enjoying money is a gift from God

Solomon’s point here at the close of chapter 5 is this—enjoyment does not come from possessions or from riches. Nor does it come from success, from popularity and fame, from the approval and admiration of others. Enjoyment comes by

knowing the the living God and taking everything from His hand with thanksgiving, whether pain or pleasure.

I can't be properly related to the gifts until I am first properly related to the Giver of the gifts. The only way to be rightly related to wealth is to be rightly related to Lord. The only way to truly enjoy it is to enjoy God more.

What's the best way to enjoy wealth? Using it as a tool to bless someone else, to meet a need, to invest it in kingdom causes. The joy isn't found in getting it as much as it is found in giving it away. I've never lost anything that I have given away, but I've lost much in my attempts to foolishly hold on to what I can't take with me.

Jim Elliot—*“He is no fool who gives what he cannot keep to gain what he cannot lose.”*

The money that you give in Jesus' name is kept, but the money that you keep in your name is spent. The gospel frees us to be generous with our material resources. We live as those who are forever indebted to the One who sacrificially gave His life for us. The way that Jesus and His words

illus. of tipping based on service given or grace received

The one who seeks joy in Christ, who loves people and uses money, who is content, verse 20 says that 'he doesn't much remember the days of his life.' In other words, he lives with no regret. Instead, he lives with a fullness of joy that is supplied by the Lord.

Philippians 3:13-14—**“But one thing I do: forgetting what lies behind and straining forward to what lies ahead, I press on toward the goal for the prize of the upward call of God in Christ Jesus.”**

The one thing that he pursued above all else was the glory of God. He had found something priceless, something that nothing else in this world could compare to.

Philippians 4:11-13—“I have learned in whatever state I am, to be content: I know how to be abased, and I know how to abound. Everywhere and in all things I have learned both to be full and to be hungry, both to abound and to suffer need. I can do all things through Christ who strengthens me.”

The Word of God tells us to not put our hopes in what it describes as “the uncertainty of riches, but on God, who richly provides us with everything to enjoy.” Enjoyment in life comes from the hand of God, and my hope is in Him.

That’s what Solomon reminds us of here in these closing verses of chapter 5. It is good and fitting to eat and drink and find enjoyment in our toil under the sun the few days of our life that God has given. It is true that life is brief, that God has given us but a few days on earth. There’s nothing that I can do about that. My days are in His hands. But there is something that I can do about how I live out these few days on earth and what I ultimately base my hope and confidence in.

Solomon’s message to us here is clear—you and I have a choice between two ways of living. On one hand, we can choose to spend our short life pursuing wealth, but this will never satisfy and will only lead to disaster. On the other hand, we can focus on enjoying God and the gifts that He has given. Jesus says it this way:

Matthew 6:24—“No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.”

Are you one who is truly content, or are you someone who is always on a quest for 'more,' whatever more may be? It is always an issue of what you love and who you serve. You can't serve both God and gold.

I don't know if any of you are wrestling enthusiasts, but in the early 1900's there was a wrestler known as the Terrible Turk. He was six and a half feet tall and weighed 350 pounds. After he won the European championship, he came to the United States to take on Strangler Lewis. Though he wasn't as big as the Turk, he had a simple plan for defeating his opponents. He'd take his muscular arm and get them in a choke hold until he cut their oxygen off. It worked most of the time. But not when he wrestled the Turk. The problem was that the Terrible Turk didn't really have a neck! His body seemed to go from his head to his massive shoulders. Lewis couldn't do anything with him and lost the match.

After he defeated the American champion, the Terrible Turk demanded that his payment of \$5,000 be in all gold. He took his championship belt and stuffed all of the gold into it and boarded a ship back home. He set sail on the SS Bourgoigne. But halfway across the Atlantic, a storm struck and the ship began to sink. The Turk went over the side with his gold still strapped around his body.

The added weight was too much for him, and he sank like an iron anvil before they could ever get to him with the lifeboats. He was never seen again.

A lot of people are willing to go down while holding onto their gold. But gold won't take you to glory. Only Christ can. On the cross, He suffered and gave His life up for greedy, sinful people like me and you. Because He is the risen Lord, only He can break the shackles and chains that covetousness binds us with.

Warren Wiersbe—*"If we focus more on the gifts than on the Giver, we are guilty of idolatry. If we accept His gifts, but complain about them, we are guilty of ingratitude. If we hoard His gifts and will not share them with others, we are*

guilty of indulgence. But if we yield to His will and use what He gives us for His glory, then we can enjoy life and be satisfied.”