

Ecc07 – Approaching Money – Ecclesiastes 5:10-20

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This is our third message in this super practical section of Ecclesiastes. Two weeks ago, we looked at approaching *relationships* (the message was “One Is The Loneliest Number”). Then last week we looked at “Approaching God”. Today we look at “Approaching Money” – *all critical subjects in this life “under the sun”*.

Last week, when I listed these three critical messages, I didn’t say exactly *what* we were going to be approaching today because I didn’t want you to find an excuse to *not* come to church.

Today we get counsel from the *wisest and wealthiest* man in the Bible about how we should *approach money* in this life “under the sun”.

Let’s pray. *Lord Jesus, we just say we need this. Wherever we’re at, whatever we feel, wherever we happen to be in life, Lord, we need to know how you correctly call us to approach money in this temporal, fleeting life. And Lord, who better to learn it from than the wisest, wealthiest man in the Bible? And so, we pray our ears would be open, our hearts would be open, our eyes would be open to honestly look at our own lives. And Lord, that we would receive your instruction about how you call us to approach money in this life. Lord, don’t let us deceive ourselves or be deceived by the world but instead pierce us with your Word. For your glory Jesus, and in your name, amen.*

Let’s jump right in.

Ecclesiastes 5:10(A) (NLT)

10 Those who love money will never have enough . . .

Immediately we see the problem is a *love* problem. Solomon starts by saying, *if you have a love problem with money, you will never have enough.*

But that does not apply *only* to the person who *has money*. Loving money has nothing to do with *how much money* you have. We all know people who absolutely *love money* but *don’t have any*. Consider the person who has *forsaken everything* that is truly important in life out of their extreme desire for *money* (have it or not).

The fire created by the *love of money* is a fire that must always be fed and that can never be put out. No matter how much (or little) you have if you love money you will *always want more* and you will *never be satisfied with what you have.*

We see people all the time in our *culture* who are *never satisfied* and *never find fulfillment* no matter how much money they accumulate.

That's why Ecclesiastes 5:10(b) says,

Ecclesiastes 5:10(B) (NLT)

10 . . . How meaningless to think that wealth brings true happiness!

We hear stories like this from dying rich people all the time, "*How crazy it was for me to think that wealth would bring me happiness...*"

We hear those stories and then we wake up the next morning thinking wealth is going to bring us happiness.

People who long to be rich (including Christians) may very well create serious problems in this life. 1 Timothy 6:9-10 says,

1 Timothy 6:9–10 (NLT)

9 But people who long to be rich (notice, NOT who ARE rich, but who LONG to be rich) fall into temptation and are trapped by many foolish and harmful desires that plunge them into ruin and destruction. (man, that's serious)

10 For the love of money (not Money itself – the LOVE of Money) is the root of all kinds of evil. And some people, craving money (not Having money, but CRAVING money), have wandered from the true faith and pierced themselves with many sorrows.

God says there are some *serious consequences* to our *longing for* – our *love for-* and our *craving for MONEY*.

And maybe you've heard the very direct teaching of Jesus in the Sermon on the Mount. Jesus says in Matthew 6:24,

Matthew 6:24 (NLT)

24 "No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve God and be enslaved to money.

The NLT gets the thought across well here – *You cannot serve God and be ENSLAVED to Money.*

So, now that Solomon's got our attention (back in Ecclesiastes 5) he's going to explain *why* the *love of money* is a sure-fire path to regret in this life.

Ecclesiastes 5:11 (NLT)

11 The more (money) you have, the more people come to help you spend it. So what good is wealth—except perhaps to watch it slip through your fingers!

THE MESSAGE Paraphrase says (verse 11)

The more loot you get, the more looters show up. And what fun is that—to be robbed in broad daylight?

I think the looters referred to here – *may be* those who have learned how *to work* this *materialistic culture* we live in.

Somehow as soon as you get a few bucks the people who are selling the *bigger, better, more expensive* whatever – always start showing up. OR – maybe there’s some switch in our sin-nature that gets hit when we have a little money.

(Have you ever heard anybody talk about the reticular activating system in your brain? This is a very interesting thing – I don’t really have time to go into now. It’s what causes you to notice what you want. Before you want something, you never see it. But once you want it, it’s like every car on the road seem to be the one you want. It’s called the reticular activating system and I think it is kind of the switch in the sin nature that gets turned on when you have a little bit of money.)

And suddenly, we *want* what those *looters* are selling and then we end up being *robbed* in *broad daylight*. Not robbed with a gun in an alley, but robbed on the *showroom floor*.

So, what’s the answer? *How* should we *approach money*? Solomon is “gettin’ to it” – believe me and the beginning of his answer – is here in verse 12.

Ecclesiastes 5:12 (NLT)

12 People who work hard sleep well, whether they eat little or much. But the rich seldom get a good night’s sleep.

Listen carefully please because there is a *huge secret* to life here. The idea in the phrase “***People who work hard***” is the picture of an *honest working man*. It’s someone who’s doing the work he’s made to do and he’s happy doing it. *That* person sleeps well at night. Whether he is making a *ton* of money or a *little* money he sleeps well at night *because* he’s doing something he’s made to do and he’s enjoying doing it.

That is a *huge* life lesson. Do what you are *made to do* and be happy *doing it* and you will be content in your work “under the sun” *no matter how much money you do or don’t make*.

On the other hand, (Solomon says) the person who *loves his money seldom* gets a *good night's sleep* because he's always worried about the *love of his life – his money!!!*

We know this (at least intellectually – don't we?) But are we acting like we know it? Are we making decisions based on “knowing it”?

Because the *wisest and wealthiest* man in the Bible says *this* is one of the *top priority lessons* to living this life “under the sun”.

But, remember it's not money (in and of itself). The problem is the *love of money*. At 53 years old, John D. Rockefeller was the world's only billionaire. His income was *one million dollars per week* in 1892. BUT he was *physically sick*. His stomach was so sick all he could eat was crackers and milk. He never got a good night's sleep and his doctor told him he could not live this way longer than a *few more years*. And then J.D. Rockefeller started giving his money away and it is well documented that his health began improving *as* he gave more and more of his money away.

By the early 1900's Rockefeller had given away over 500 million dollars and because of what that did for his health (*giving his money away*) he lived until he was 98 years old. He did a ton of good in this life “under the sun” with that money that he *no longer loved*.

Remember the question is not *do you HAVE money?* The question is *do you LOVE money?* And if you do – Solomon has another warning for you.

Ecclesiastes 5:13 (NLT)

13 There is another serious problem I have seen under the sun. Hoarding riches harms the saver.

There's nothing like a rich person who *hoards their money*. Everyone feels sorry for *that guy* and everyone knows *that guy* is *miserable*. And sometimes when that money hoarder wants even more and more money to hoard, he will end up – *losing it all*.

And so, Ecclesiastes 5:14 says,

Ecclesiastes 5:14 (NLT)

14 Money is put into risky investments that turn sour, and everything is lost. In the end, there is nothing left to pass on to one's children.

The more we desire money, fight for it and scheme for it, the more likely we are to lose it all in the end with nothing left to even *pass on to our kids*.

Often the desire for *much more* leaves us with *much less*.

Then (in verse 15) Solomon writes another one of his famous life lesson one-liners.

Ecclesiastes 5:15 (NLT)

15 We all come to the end of our lives as naked and empty-handed as on the day we were born. We can't take our riches with us.

We've all heard this wisdom – roughly quoted –

Whelp, you can't take it with ya . . .

Nope, Ya never see a hearse towin' a U-Haul . . .

That is true. But why do we so often ACT like it is *not true*?

Why do we desire so badly to acquire things that are so temporary?

Naked and empty-handed we came into this world and naked and empty-handed we will leave it

So, *why* do we *love so much* the stuff we're going to *leave behind*.

And *what if* there were a way to send our treasure on ahead to *where we're goin'*?

We've got to understand *both* the *negative* and the *positive* of this equation. Look at Ecclesiastes 5:16.

Ecclesiastes 5:16 (NLT)

*16 And this, too, is a very serious problem. People leave this world no better off (themselves) *than when they came*. All their hard work is for nothing—like working for the wind.*

IS THAT TRUE? Do we die – no better off – than when we were born?

If *all we work for* our entire lives is to acquire *kindling for the fire* of this world, then *yes* – it *absolutely is true*. If all your hard work *in this life* is to gain the stuff *of this life*, then you are going to die *no better off* than when you were born.

But what if at least *some* of your hard work here “under the sun” could be converted to *eternal rewards* and sent ahead to where you are going to *spend eternity*?

What if at least some of your *time and effort here* could be used to store up treasures for your *eternity*? Wouldn't that be a *wiser thing to do* – rather than *striving and fighting* to continue to pile up the *kindling of this world*?

Jesus said in Matthew 6:19-21,

Matthew 6:19–21 (NLT)

19 “Don’t store up treasures here on earth, where moths eat them and rust destroys them, and where thieves break in and steal.

20 Store your treasures in heaven, where moths and rust cannot destroy, and thieves do not break in and steal.

21 Wherever your treasure is, there the desires of your heart will also be.

If you want to know where the desires of your heart *are going to be* look at *where* your money goes. Because *where* your money goes is *where* the desires of your heart will ultimately be.

Jesus can’t make it any more clear than *that*.

Those who strive and fight to amass the *treasures of this world* are often the *most miserable* of all people. But, the givers of the *treasures of this world* are often the *most cheerful and hopeful and blessed* of all people.

WHY?

Because they’re working for something *besides kindling for the fire*. They’re sending the treasures into eternity instead of *fighting to hold on* to the treasures of this world that they *can’t keep* anyway.

Those people *often live* like Solomon’s comment in Ecclesiastes 5:17.

Ecclesiastes 5:17 (NLT)

17 Throughout their lives, they live under a cloud—frustrated, discouraged, and angry.

DON’T DO THAT. Don’t live your life under a cloud ***frustrated, discouraged, and angry.***

Learn from Solomon to *be content* in *this life* and store up your treasures in *the next life*.

And then as Solomon closes this section he switches to the *super encouraging* “other side” of the pendulum.

Ecclesiastes 5:18 (NLT)

18 Even so, I have noticed one thing, at least, that is good. It is good for people to eat, drink, and enjoy their work under the sun during the short life God has given them, and to accept their lot in life.

We read this verse in our second Ecclesiastes message “Harsh Reality/Solid Hope”. And we said *in two simple words* this verse means *be content* in your life “under the sun”. Solomon says it is good to have enough to eat and drink and to enjoy the work that God has given you and *if you do* – then *be content* in this life.

And then, there’s that difficult phrase at the end of verse 18. It says, “***and to accept their lot in life.***” Some *may hear* this phrase saying *Well, I guess this is just “my lot” in life.* But that is *not* how Solomon is using this Hebrew word.

The NET Bible says, ***for this is [your] reward.*** And the translators note in the NET Bible says, (TN) *Throughout Ecclesiastes, [this] term is used in reference to man’s temporal profit from his labor and his reward from God.*

The Christian Standard Bible also translates this phrase ***This is man’s REWARD.***

If you have food and drink and if you enjoy your work – BE CONTENT because this is *God’s reward* to you in this life “under the sun”.

Then in verses 19-20 we have the final word on how we should approach money and work and stuff in this life “under the sun”.

Ecclesiastes 5:19-20 (NLT)

19 And it is a good thing to receive wealth from God and the good health to enjoy it. To enjoy your work and accept your lot (your reward) in life—this is indeed a gift from God.

20 God keeps such people so busy enjoying life that they take no time to brood over the past.

Notice, the beginning of verse 19 says ***it is a good thing to receive wealth from God and the good health to enjoy it.*** If God gives you wealth and the health to enjoy it, then it is a good thing. Praise God – honor him with your wealth and be content in your life.

But – don’t fall in love with your wealth or you may very well lose your health.

Then, Solomon says ***it is a good thing . . . To enjoy your work and accept your lot*** (your reward) ***in life.***

This is indeed a *gift* from God.

And finally, in verse 20 Solomon tries to convince us to *actually live* this way. Verse 20 – ***God keeps such people so busy enjoying life that they take no time to brood*** (agonize) ***over the past.***

That's the clutch right there this is *the critical truth*. In Ecclesiastes Solomon *does have* an answer for *this life*. In the last three messages Solomon has laid out the secrets to *building a blessed life* on this earth.

- 1) Build Strong Relationships**
- 2) Approach God Correctly**
- 3) Don't Love Money**

If we will commit to build these *three areas* in our lives Solomon says we will be so busy *enjoying life* and *being content* that we will have no time to *agonize* over the *past*.

Let's pray. *Lord, Jesus, would you drive us to make this commitment? Would you drive us to analyze, to evaluate, to be transparent with you? To say, Lord, show me where I'm off track, where I'm not making relationships my highest priority. Where I'm not approaching you on correct terms. Where I'm being deceived and taken down a dark path by a love for money. Lord, would you reveal the truth of where my life is going and give me the strength to turn, to repent, to put my life on the right track?*

If that's you today, would you just cry out to God and say, "*God, transform me. I repent, Lord of the path that my life's going on. Help me, Lord, to repair, to restore, to re-prioritize the relationships in my life and yours being the top relationship, that I would serve faithfully and honor you. And save me Lord from being enslaved to money. If you choose to give it to me, or take it all, Lord, it doesn't matter. May I have enough to eat and drink and enjoy what I'm doing. And may I be content with my life. And would you show me by your Spirit the practical changes I need to make in my life to make that happen? Thank you, Lord, for every treasure I have sent to heaven. For everything I have done for eternity. Help me to do more and send more before I show up there. For your glory, Jesus, and in your name, amen.*"