

How We Should View Riches

Ecclesiastes 5:10-20; Matthew 6:24-33

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“If only I had a little more money, I would be happy in this life.” Perhaps we have all considered at one time or another how having more money would make us happier than we are. What would it feel like to have no debts—to have your house paid off? What would it feel like to be able to buy a new car and to pay for it with cash? What would it feel like to travel wherever you would like to go in the world for a vacation and afford it? What would it feel like to help those in the church who have various financial needs, and still have an abundance left over? What would it feel like to obtain the best resources for reformation and fill seminaries throughout the world with the best Covenanter literature available? There is nothing wrong in the use of money for these possessions or causes. However, for many people, there is not a higher goal in life than to seek and to possess riches. Even as Christians, we can be led by the tempter to crave it, to think about it throughout the day, and to covet it, as if money will solve all our problems and make us happy.

Dear ones, this is the seduction of money. It promises everything, but it cannot deliver on its promises, as we shall see from the words of Solomon who could speak from experience as the richest person in the world at that time in history (1 Kings 10:23,27). Dear ones, we often point our fingers at the rich, as if it is only they who struggle with coveting silver and gold. But we who do not have the wealth that others have may be tempted (and even more severely tempted) to crave it than those who do have it. Thus, do not tune out the Holy Spirit today, thinking that He is only speaking to those who are millionaires and billionaires (and not to me who daily struggles with financial difficulties). We all need to be watchful and vigilant against the temptation to think that money will bring us happiness and joy, and that money will satisfy our deepest needs. Listen closely to what God says about money from our in Ecclesiastes 5:10-20.

The main points from our text today are: (1) Money Cannot Satisfy (Ecclesiastes 5:10-12); (2) Money Can Do Great Harm (Ecclesiastes 5:13-17); and (3) Money Is a Gift of God to Enjoy (Ecclesiastes 5:18-20).

I. Money Cannot Satisfy (Ecclesiastes 5:10-12).

A. Solomon has in the section just preceding (Ecclesiastes 5:8-9) given hope to those who are oppressed and has warned those who oppress others by declaring the greatness of the Lord our God. For He is higher than the highest ruler on earth, and He the Most High God regards, considers, and sees all injustice (Ecclesiastes 5:8). Watch your steps. God upholds the weak and abases the proud. Therefore, take care how you treat others. For it is a fearful thing to fall into the hands of Almighty God. Even the king himself (or the president, or prime minister) is not self-sufficient and able to survive by his own might and power. Everyone (from the greatest to the least) is dependent upon the Lord to provide for their needs by means of the field, or the job, or the economy, or the bank according to Ecclesiastes 5:9 (the previous sermon covers this theme).

B. The transition to silver (or money) in Ecclesiastes 5:10 naturally proceeds from the provision of one's needs from the crops of the field (in Ecclesiastes 5:9). For crops in the ancient world were commodities that could be used like silver or gold. Crops obviously did not have the shelf life that silver or gold had, but nevertheless, they were of such value that one could bargain with them to obtain other needed items. The poor would be much more likely to trade in crops, whereas the rich would have not only crops, but silver or gold to use in purchasing what they needed. Thus, it really isn't such a big leap from discussing crops in Ecclesiastes 5:9 to discussing money in Ecclesiastes 5:10.

C. Solomon picks up a theme here that he briefly mentioned in Ecclesiastes Chapter 2, where he listed all of the earthly accomplishments and possessions that he had in abundance (mentioning specifically silver and gold in Ecclesiastes 2:8). And although he had more silver and gold than anyone living at that time, he says that it was all vanity and emptiness in the quest to obtain a lasting joy. He couldn't buy an enduring happiness, satisfaction, and contentment no matter how much money he had. He learned that lesson, not only from the Scripture, but also from his own experience. And yet if I were to go out on the street and take a poll of what people thought would make them truly happy, more money would be at the top or near the top of the list for most people. Solomon now says ever so clearly, "He that loveth silver shall not be satisfied with silver; nor he that loveth abundance with increase: this is also vanity" (Ecclesiastes 5:10).

1. The more you have, the more you want. Whatever you fix your eye upon in this world (thinking it will make you happy), your eye will never be satisfied, so as to make you happy. If it is riches that you think will make you happy, you will soon learn that the riches you have do not make you happy. So you will think to yourself, "The problem is that I did not have enough riches to make me happy. If only I had more money than I have, then I would be happy." And so you will covet more money, and will make it your chief goal in life to obtain more money, just to learn that more riches will not bring you joy and happiness. And so the vicious cycle goes. The same is true of power, if you think it is power that will make you happy. The same is true of education, marriage, or having children, if you think that is what will make you happy. In fact, many marriages suffer because of such unbearable expectations—one spouse thinking that the other spouse must make him/her happy. Dear ones, that is a burden that none of us can bear. For no one can make you happy—except Jesus Christ. He is the fount of joy. Only when the eye of faith is steadfastly fixed upon Christ will you be happy, content, and thankful with what you have. Only when you endeavor by God's grace to grow more and more like your Savior will all that you have (even if you have little compared to others) seem like a fortune which you do not deserve. When your eye wants more and more of Jesus, more and more of His holiness, more and more of His truth, more and more of His wisdom, more and more of His gentleness, more and more of His love, more and more of His courage, you will then look all around you and rejoice in the blessings of God (whether they be many or few in comparison to others). The joy of the Lord is a spiritual grace. How then can you purchase it with earthly riches?

2. Furthermore, Solomon states that those who love money and believe that money will make them happy will find that they cannot enjoy it and that it does not satisfy. Why? Because the more they have, the more their household and business expenses will increase (according to Ecclesiastes 5:11). You see, a lover of money will tend to be more focused on what is going out than what is coming in, what he/she does not have rather than what he/she does have. No doubt a reasonable accounting of what you receive and what you spend is good and necessary. That does not mean you are a lover of money. Obviously, to spend more than you make will soon have you in debt and unable to break even. It is also good to save money or to make money by shopping around for the best bargains or finding the best investments. That does not mean you are a lover of money. What Solomon seems to be saying is that a lover of money has his eye on his/her money to such an extent that he/she cannot stand to see any of it used even for good and necessary reasons—for example, getting the medical attention that is needed for your children, or buying the food and clothing that is needed to care for your family. Maybe you do not take it quite that far, but I ask you, are you so concerned with what you spend (even when you have it to spend) that you cannot enjoy what the Lord has given to you? That is essentially at the root of the lover of money. He/she cannot stand to lose any of what he/she has (even for necessities). Dear ones, how can there be any joy found in money (or anything else in this life), when you are constantly worried about losing it? That is the tendency in your life when you expect someone or something in this life to make you happy. You will worry and fear that you may lose it, and so you will grasp it more and more tightly, acting as though by your efforts you can keep it. You ought always to act responsibly and safely, but, dear ones, you cannot hold your husband or your wife, your parents or your children, your

house or your car, your job or your money so tightly, that God cannot break that grasp and take it from you for His own holy purpose and for your own good. Are you holding the Lord Jesus Christ as tightly as you are holding persons or things of this life? Ultimately, the issue is who is your first love? Christ or the perishable things and persons of this world? There will be no joy where you worry and fear losing what you have in this life.

3. Finally under this first main point, Solomon states that those who love money and believe that money will make them happy will find they cannot enjoy it and that it does not satisfy. Why? Because they will lose sleep over it (Ecclesiastes 5:12). Dear ones, when you lie awake night after night (unable to sleep) because of all of the worry and anxiety you feel over matters related to money, you are resting in your money to bring joy, peace, and contentment, rather than resting in your Savior to bring joy, peace, and contentment. Act responsibly with what God has given to you. Act wisely with what God has given to you. Act charitably and mercifully with what God has given to you. All of your sleepless nights worrying about your finances will not promote joy and happiness. Those who are lovers of money, Solomon says, will not be satisfied with it, for it will rob them of sweet rest and sleep. Dear ones, if you are losing sleep night after night over financial matters (or anything else in this world), take heed to the words of Solomon. Where there is worry and fear, there is little or no trust in the Lord your God. How big is your God?

II. Money Can Do Great Harm (Ecclesiastes 5:13-17).

A. The Holy Spirit says through Solomon that riches cannot make you truly happy not only because they do not satisfy, but also because they can do great harm to both body and soul. Riches are not often viewed as being hurtful because people usually think that we will be able to handle riches. People deceive themselves, thinking to themselves, "Money will not control me, I will control it. I will not serve money, it will serve me." How many have thought the same thing to their own destruction? Solomon says that he observed a sore evil in the lives of those who live under the sun (who live from a worldly perspective): namely, riches are possessed to the hurt of their owners (Ecclesiastes 5:13). In what ways might money bring hurt to its owners?

1. A love for money can destroy your body. You can lose sleep, lose self-control in what you eat and drink, in how you party, and in how much you work—all because you love money.
2. A love for money can destroy your family. Love for money can so preoccupy your time each day that there is no time left for your wife, husband, or children.
3. A love for money can destroy your soul. "The love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows" (1 Timothy 6:10). The Lord puts His finger on a source of all kinds of evil found in this world: a love of money. The love of money drives people to compromise what they believe. Will you love the Lord more than money by refusing to work on the Sabbath (unless of course it is a work of necessity or mercy)? Will you love the Lord more than money by considering the character of a man/woman you desire to court/marry more than the money he/she possesses? Will ministers love the Lord more than money by being willing to stand for the truth of Christ, even if it means losing a majority of those in the congregation? The love of money breeds unfaithfulness. The love of money accepts bribes. The love of money makes compromises. The love of money destroys you, for your very souls will be sacrificed at the altar of gaining more money or keeping what you have. The Lord Jesus asked in Matthew 16:26, "For what is a man profited, if he shall gain the whole world, and lose his own soul? or what shall a man give in exchange for his soul?" Dear ones, no amount of money in this world is worth your soul. Money cannot buy happiness, nor can it buy your way into heaven, nor pay your way out of hell. That which is of infinite value to your soul is the precious righteousness and sacrifice of the Lord Jesus Christ. That alone is sufficient to purchase heaven for you. Do not be deceived by the vain promises

of money and all that it promises. A love for money can do you great harm.

B. Solomon also states that another sore evil in riches is that people act as though riches are imperishable, when in fact they may perish by evil travail (Ecclesiastes 5:14). Solomon speaks of the perishable nature of money when he says in Proverbs 23:5: “Riches certainly make themselves wings; they fly away as an eagle toward heaven.” Money may be gained, but it may be lost. How, therefore, can money (being so unstable in this world) be that upon which you build your life, or be that in which you hope to find a lasting joy or contentment? The evil travail by which many lose their money may not at times even be due to their own foolishness, but due to economic collapse, or due to swindlers, or due to the failure of your own health. When money grows wings and flies off, you may not be able to leave even your children an inheritance. These things are out of your control (in an absolute sense). You can (and should) manage your money wisely so as to leave as much as possible to your children who walk in obedience to Christ. But all the planning and investing in the world cannot make certain your material inheritance to your children. But you can pass along a spiritual inheritance to your children that no one can take away. You can be rich in Christ by love and good deeds, which inheritance will not pass away, but will be reserved forever in heaven for you.

C. Another way that the love of money can hurt its owners is that it makes them unprepared for death (Ecclesiastes 5:15-16). Those who love money make money their life. Money becomes their reason for living. Everything in life revolves around craving it, gaining it, and keeping it. Thus, there is no time given to the sober reality of death. Dear ones, remember that the Lord Jesus taught us in Luke 12:15: “Take heed, and beware of covetousness: for a man's life consisteth not in the abundance of the things which he possesseth.” Dear ones, if your life consists in what you possess of that which is perishable upon the earth, when you die, you will leave it all behind. For you can take none of your earthly possessions with you across that great gulf. You will leave this world (no matter how much money you have gained) with what you brought into this world: Nothing! If you love anything in this world more than you love the Lord your God, Solomon says you have labored for the wind (Ecclesiastes 5:16). Solomon means you have labored, worked, and toiled for nothing. For just as you cannot catch the wind in your hand, so you will not be able to catch and hold anything in this world in your hand at the time of your death. Everyone at death will let go of the perishable things and people in this world. But dear ones, when you cling to your Savior and His righteousness by faith alone, when you grasp your Savior in loving Him, worshipping Him, serving Him, and obeying Him as your chief and first love, death cannot separate you from Him (Romans 8:38-39).

D. Finally, Solomon gives one last way in which the love of money can bring hurt to its owners: A love for money hurts its owner by robbing him/her of an enduring joy, happiness, and pleasure (Ecclesiastes 5:17). The eating in darkness may be taken literally, so that the lover of money works to gain it to such a degree that he doesn't even have time to eat during the day—he finally eats late at night. Or the eating in darkness may be taken figuratively so that the lover of money eats (with all that he has) in the darkness of sorrow. Both of these are true for the lover of money. For all of the time invested in seeking joy and happiness in money, the outcome is darkness. What vanity and emptiness! The lover of money does not know how to deal with the darkness, the sorrow, the emptiness, the vanity that overwhelms him, and he becomes angry at God and man (according to Ecclesiastes 5:17). The lover of money does not usually blame himself/herself, but usually looks for others to blame for his/her own unhappiness. It is usually the fault of God or others who have failed the lover of money. And so a love of money leads to sorrow, anger, and bitterness toward God and others, and even to the point of illness. For bitterness toward others is poison to the body. And constant worry about money or the cares of this life will rot not only the soul, but the body as well. Dear ones, such is the sad and deplorable estate of the lover of money. For all his/her work to gain it and to keep it, it does not satisfy, and it does much harm.

III. Money Is a Gift of God to Enjoy (Ecclesiastes 5:18-20).

A. Here is the necessary balance to all that Solomon has just said about money. Yes, the love of money is the root of all kinds of evil. Yet money when it is wisely and righteously used is the gift of God. For it is good and comely (or beautiful) to enjoy all that God gives to you, when you enjoy it in faith to Christ, in love to Christ, in thankfulness to Christ, and in obedience to Christ. To rightly enjoy the money and the many blessings that God gives to you is to enjoy the Lord, who has given those good gifts to you. Parents, just as your children enjoy you when they thankfully enjoy what you have given to them as a present, so likewise, it is with our good and gracious God. In fact, if we do not enjoy that with which God has so abundantly blessed us, we reveal an unthankful heart and show contempt for the Giver of all good gifts. It is our portion (Ecclesiastes 5:18) or inheritance divided unto us by our Heavenly Father to enjoy, as the adopted children of the living God. You who are trusting in Jesus Christ are the richest people in the world—bar none. For you are the heirs of God and joint heirs with Christ (according to Romans 8:17). In fact, because this world and all of its wealth and riches belong to our God, in a very real sense, it belongs to you, His beloved children (1 Corinthians 3:21-23). It is all yours by right of inheritance. You are simply awaiting the transfer of the goods, which will occur in the new heaven and the new earth.

B. The difference between the one who rightly enjoys the good of all his/her labor (in Ecclesiastes 5:18-19) and the one who is a lover of money (in Ecclesiastes 5:10-17) is not in how hard they work (for both may work very hard). Nor is the difference in how diligent they are in their work (for both may be very diligent in their work). Nor is the difference even in how much money they possess (for both may be very rich or both may be very poor). The essential difference between the one who rightly enjoys the good of all his/her labor and the one who is a lover of money is that which they love. The one who properly enjoys the good of all his/her labor is the one who is a lover of God. The other person is a lover of money. God has given you all the blessings in this life to enjoy, but not at the expense of your love for Him. In fact, you must be willing to part with it all if it means being faithful to Jesus Christ (Hebrews 11:26). You may not have much money, but are you rich in love and good deeds? Do you seek to support the ministry of Christ with your regular offerings and to help those who are in need with what you do have?

C. Solomon concludes by saying that the lover of God who enjoys the blessings of God will hardly remember the difficult days and trials of his/her life (Ecclesiastes 5:20). For God (not money) gives him/her joy in his/her heart. I close with the words of Christ which both rebuke our unbelief and encourage our faith: Read Matthew 6:24-33.

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