

He Who Loves Money Will Not Be Satisfied
Ecclesiastes 5:10-6:12
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Read Ecclesiastes 5:10-6:12

“For the word of God is living and active, sharper than any two-edged sword, piercing to the division of soul and of spirit, of joints and of marrow, and discerning the thoughts and intentions of the heart.”
(Hebrews 4:12)

Introduction: Greed Is Good

The movie *Wall Street* (rated R, I am not recommending it) has a scene where there are two men: Charlie Sheen’s character, Bud Fox, who has been learning how to do business from his mentor, Gordon Gecko, played by Michael Douglas. Bud has become very disillusioned with how greedy and callous Gordon can be, and develops a conscience for all of the slimy things that he has been doing to advance his own career. Gecko’s company has destroyed the company that his dad works for, so Bud finally asks, “So tell me, Gordon, when does it all end? How many yachts can you water-ski behind? How much is enough?” “It’s not a question of enough, pal. It’s a zero-sum game, somebody wins, somebody loses. Money itself isn’t lost or made, it’s simply transferred.” Of course, that’s the same movie where Gecko gives a speech to a room full of investors: “Greed is good... greed is right. Greed works. Greed clarifies and cuts through and captures the essence of the evolutionary spirit. Greed, in all of its forms – greed for life, for money, for love, knowledge – has marked the upward surge of mankind. And greed... will save... that... malfunctioning corporation called the USA.”

Is greed good? Can greed save a country and money make everything better? This morning we check in with Solomon, our tour guide for our investigation of what makes life meaningful and joyful (our study of Ecclesiastes). A man whose years on the throne brought so much prosperity to his country and to his own household that 1 Kings 10:23 summarized it with: *“Thus King Solomon excelled all the kings of the earth in riches and in wisdom.”* Surely if there was ever a man who could buy whatever he wanted, including happiness, it was Solomon. But these verses are more words of caution than of celebration. Yes, you can enjoy everything that God has given you, but so much evil surrounds wealth and possessions that we should take great care to recognize the hold that money has over us. Wealth and prosperity are not always what they seem, so instead of pursuing wealth, pursue generosity and enjoy God’s daily gifts.

Our first eight verses are insistent that among other problems,

I. Money Does Not Satisfy (5:10-17)

¹⁰ He who loves money will not be satisfied with money, nor he who loves wealth with his income; this also is vanity. ¹¹ When goods increase, they increase who eat them, and what advantage has their owner but to see them with his eyes? 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. ¹³ There is a grievous evil that I have seen under the sun: riches were kept by their owner to his hurt, ¹⁴ and those riches were lost in a bad venture. And he is father of a son, but he has nothing in his hand. ¹⁵ 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. ¹⁶ 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? ¹⁷ Moreover, all his days he eats in darkness in much vexation and sickness and anger.

J.C. Ryle, a 19th century Anglican pastor, summarizes a lot of what this passage is about:

“Money is one of the most unsatisfying of possessions. It takes away some cares, no doubt; but it brings with it quite as many cares as it takes away. There is trouble in getting it. There is anxiety in the keeping of it. There are temptations in the use of it. There is guilt in the abuse of it. There is sorrow in the losing of it. There is perplexity in the disposing of it. Two-thirds of all the strife, quarrels, and lawsuits in the world arise from one simple cause – money!”¹

Money is the ultimate deceptive idol. It promises joy, peace, and rest thinking that you have enough and will not have to struggle. But once you have it, you start worrying whether you have enough. There’s a proverb: “Money is like sea water. The more we drink, the thirstier we become.”² When you love money, you stay up at night wondering if you made the right investments, and whether you’re truly protected and diversified enough if you were to lose your job or the stock market were to crash. You wonder if you have enough car insurance, property insurance, and life insurance, but then if you never have to use the insurance, you wonder if you’re over-insured and could have used that money elsewhere. We think money gives us more satisfaction, more significance, and more security, when in reality it gives us more expenses, more worries, and more accountability (“no money, no problems”). And people use you for your money. Ask anyone who has inherited a lot of money or an athlete who has signed a big contract what they think about the beginning of verse 11: “*when goods increase, they increase who eat them.*” People come out of the woodwork to see if they can get you to invest in their project, give to their charity, float them a loan, or just give them some.

That phrase “grievous evil” comes up a couple times in these verses applying to a few scenarios: first a man’s riches were hurting him, then they were lost in a bad venture, then he dies with nothing to show for his work and with nothing to give to his son. Tim Keller wrote in one of his books about some of the fallout after the global economic crisis of 2008: both the CFO of Freddie Mac and an executive with HSBC Bank hanged themselves; the CEO of Sheldon Good, a real estate auction firm, shot himself; and a French money manager for wealthy families slit his wrists.³ Clearly, money is an idol that has the power to destroy those who worship it. It gets a hold of you and hurts you when you have it and devastates you when you lose it.

Paul wrote in 1 Timothy 6:8-10 (keep a finger in this chapter): “*But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction.*” Do you want to be trapped in a snare, ruined and destroyed? I don’t! That verse says there’s an easy way to avoid that fate: don’t make money your all-consuming goal. Paul continues: “*For the love of money is a root of all kinds of evil. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.*” Another problem with chasing riches: you’ll probably give up your faith because now you serve a different God. Now, verse 9 is often misquoted as saying “money is the root of all evil,” but that’s not exactly what it says. That twists the Timothy verse three different ways: 1) it’s not having money, but loving money that is the problem, 2) it’s “a root” not “the root” because there are other roots for evil besides money, things like pride, envy, and need for power and control; and 3) not every kind of evil is rooted in money, only some kinds. But, it’s clear that making money your idol is to your own detriment.

Our next three verses take a turn that perhaps we were not expecting. After the long list of problems associated with wealth, Solomon takes a moment to acknowledge that

¹ J.C. Ryle’s sermon “Riches and Poverty” from 1868, found at <https://www.biblebb.com/files/ryle/pract13.htm>

² https://www.goodreads.com/author/quotes/11682.Arthur_Schopenhauer?page=2

³ Timothy J. Keller, *Counterfeit Gods* (New York: Dutton, 2009), ix-x.

II. God Has Given Wealth to Be Enjoyed (5:18-20)

18 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.

19 Everyone also to whom God has given wealth and possessions and power to enjoy them, and to accept his lot and rejoice in his toil—this is the gift of God. 20 For he will not much remember the days of his life because God keeps him occupied with joy in his heart.

I don't listen to or read the prosperity preachers of our day, but I'll bet they're quite fond of verse 19: "to whom God has given wealth and possessions and power to enjoy them... this is the gift of God." "See," they say, "God wants you to be rich and happy! Find enjoyment in what you eat, drink, and in your work, and God will fill your heart with joy." OK, there's some truth there, but a) don't pull these verses out of context and read them without all the warning verses right before them, and b) it never says that God's will is to make everyone rich; it says that "everyone to whom God has given wealth." That's clearly not everybody.

But it is actually you and me and most of us in this room. Maybe you don't think of yourself as wealthy. Maybe you make an average worker's wages in the country, you struggle to make ends meet, so by American standards you are not wealthy. But over half of the world, more than 3 billion people, live on less than \$2.50 per day, or about \$900 a year. That's about how much we spend on 3 Costco trips! It's been estimated that Americans spend 3 times that much on entertainment and five times that much on transportation.⁴ I saw another estimate that if you have \$4,200 to your name, your net worth, you are wealthier than half the people on the planet. And if you have \$93,000 to your name, you're better off than 90% of the world. I'm not saying these things to make you feel guilty, but to remind you that you can't just look around and wonder where all those people that God has blessed with wealth are and that that doesn't apply to you.

Our attitude in the midst of our work and our accumulating money makes all the difference in the world, doesn't it? Do we worship the Gift or the Giver? If we greedily pursue wealth with no end but to feel accomplished and safe, we will probably not reach that goal and we'll be the person in verse 17 – eating in darkness in sickness and anger. But if you see what you own as a gift from God and understand your work as your loving assignment from your heavenly Father, then you will find enjoyment in the midst of it all. All of life is a gift, every stage of life has been ordained by God for us to walk through. You may be in a wonderful job and stage of life that feels like you're living the dream, or you may be stuck and struggling. These verses say either way, accept your lot and rejoice in your what you have and what you do. Easier said than done, I know. But the alternative to holding out for hope and joy in your circumstances is bitterness and envy. Be thankful and joyful; otherwise you will be ungrateful for the gifts that your Creator has given you.

And now back to the negative, as we read all of chapter 6:

III. A Person Not Enjoying God's Gifts is a Grievous Evil (6:1-12)

1 There is an evil that I have seen under the sun, and it lies heavy on mankind: 2 a man to whom God gives wealth, possessions, and honor, so that he lacks nothing of all that he desires, yet God does not give him power to enjoy them, but a stranger enjoys them. This is vanity; it is a grievous evil. 3 If a man fathers a hundred children and lives many years, so that the days of his years are many, but his soul is not satisfied with life's good things, and he also has no burial, I say that a stillborn child is better off than he. 4 For it comes in vanity and goes in darkness, and in darkness its name is covered. 5 Moreover, it has not seen the sun or known anything, yet it finds rest rather than he. 6 Even though he should live

⁴ <https://www.infobloom.com/how-much-money-per-day-does-the-average-person-live-on.htm>

a thousand years twice over, yet enjoy no good—do not all go to the one place? ⁷ All the toil of man is for his mouth, yet his appetite is not satisfied. ⁸ For what advantage has the wise man over the fool? And what does the poor man have who knows how to conduct himself before the living? ⁹ Better is the sight of the eyes than the wandering of the appetite: this also is vanity and a striving after wind. ¹⁰ Whatever has come to be has already been named, and it is known what man is, and that he is not able to dispute with one stronger than he. ¹¹ The more words, the more vanity, and what is the advantage to man? ¹² For who knows what is good for man while he lives the few days of his vain life, which he passes like a shadow? For who can tell man what will be after him under the sun?

The last section had talked about the people whom God had given the ability to enjoy what they have. These verses are about those whom God has not given the power to enjoy them. There's that phrase again, "grievous evil," in verse 2 – when someone has everything they could possibly want, but they don't get to enjoy them. Verses 3-6 give the exaggerated possibility of a man living 2,000 years and fathering a hundred children because long life and many kids would seem to make any man fully satisfied and happy. But if his soul cannot find satisfaction and enjoyment, it's worth nothing. What a waste! The text says better a stillborn child that never saw the light of day than this man who was not satisfied with what he was given.

Verses 7-12 are similar to what Paul teaches about being content in all circumstances: Philippians 4:11-13 – *"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."* I read a few verses from 1 Timothy 6 earlier, let me read the two verses before them (vv. 6-7): *"Now there is great gain in godliness with contentment, for we brought nothing into the world, and we cannot take anything out of the world. But if we have food and clothing, with these we will be content."* The Christian has a secret that very few people have: how to be content no matter how much is in your wallet and in your pantry: God is sovereign over your life and Jesus gives you the strength to live on whatever income level you must. We're just passing through this world anyways as strangers and aliens, we should model to the world that we can travel light, that we can live on whatever is provided for us. We don't arrive at our true home until we die.

G.K. Chesterton said, "There are two ways to get enough. One is to accumulate more and more. The other is to desire less."⁵ The first way actually never satisfies, does it? Verse 7 – that *"appetite is never satisfied."* There are always more yachts to waterski behind. How much is enough? Just a little bit more. The other way is the true path to contentment. Accept God's provision and don't be ungrateful and greedy for more.

Conclusion

In a recent interview, pastor and author, John Piper, gave Four Reasons that Wealth is Dangerous:⁶

- 1) Wealth tends to choke faith – in the parable of the soils in Luke 8 (we studied that back in May), one group of people fell away *"choked by the cares and riches and pleasures of life."*
- 2) Wealth hinders us from radical obedience – when money and possessions control us and demand our highest allegiance, it's impossible to serve God whole-heartedly.

⁵ David Gibson, *Living Life Backward: How Ecclesiastes Teaches Us to Live in Light of the End* (Wheaton: Crossway, 2017), p. 74.

⁶ John Piper interview "Should Rich Christians Downgrade Their Lifestyle?" recorded on September 17, 2021, found at desiringgod.org.

- 3) Wealth confuses our true treasure – Philippians 3:8 – *“I count everything as loss (rubbish) because of the surpassing worth of knowing Christ Jesus my Lord.”* We strive to be rich in faith regardless of the size of our bank account.
- 4) Wealth distorts pure motives – you’ll never know who your true friends are; and your motives are always suspect as well as you use people for what you can gain.

Piper concludes: “Without specifying what measure of wealth is destructive to the soul or to our witness, the New Testament relentlessly pushes us toward simplicity and economy for the sake of the gospel and away from luxury and affluence.”

The first way that we combat the idolatry of money is by recognizing its source. 1 Corinthians 4:7 – *“What do you have that you did not receive?”* That’s a rhetorical question, right? The implied answer is “Nothing! God gave me everything!” But there’s a direct answer in James 1:17a – *“Every good gift and every perfect gift is from above, coming down from the Father of Lights.”* There was an old country song by the band Sawyer Brown whose chorus was: “I’ve got to give credit where credit is due: I thank the bank for the money and thank God for you.” That’s sweet that he wants to thank God for his woman, but does he really think that the bank is the reason he has his money? Everything we have is from God. If we are rich (and we already discussed that we are in comparison to the rest of the world), it is because He has entrusted us with it and wants us to be good stewards of what He’s given us. Hebrews 13:5 says plainly, *“Keep your life free from love of money, and be content with what you have, for He has said, ‘I will never leave you nor forsake you.’”* If we love money and are not content with what we have, we are declaring for the world to see that we do not believe that God will always be there for us. We essentially declare our unbelief in His presence and goodness, which makes us functional atheists. But we prove that we don’t love money with our gratitude.

We also prove that we don’t love money by our generosity. The antidote to the love of money is not indifference to money, it’s generosity. Ephesians 4:28 says, *“Let the thief no longer steal, but rather let him labor, doing honest work with his own hands, so that he may have something to share with anyone in need.”* The man who stole from others is not told to just stop doing that when he comes to faith in Christ. He is told to get a job so that he can have money to be generous with. That will root out the desire for dishonest gain in two ways – the satisfaction of earning it with his own hands, and the pleasure of giving it away to others.

Back to 1 Timothy chapter 6 for the third time, verses 17-19 – *“As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.”* If you are wondering if you are too greedy, too in love with money, ask yourself some hard questions about how generous you are willing to be. Does giving 10% of your earnings to the church strike you as too difficult to part with? Are you ready to share and be generous, as Paul says, because you recognize that God has richly provided and been generous with you? You’re going to lose all your money when you die anyways, why not start losing it now and freeing yourself from its grip?

There’s a Christmas hymn that I’ve sung with a choir (it’s also in the Trinity Hymnal) called “Thou Who Wast Rich,” written by Frank Houghton. Excuse the King James English, but some of the lyrics are: “Thou who wast rich beyond all measure / All for love’s sake becamest poor / Thrones for a manger did surrender / Sapphire-paved courts for stable floor / Stooping so low but sinners raising / Heavenward by Thine eternal plan.” As we think about our lives, our money, and our possessions,

let us remember that Jesus gave up unimaginable wealth to become poor for our sake. God's great plan of salvation included His Son leaving the throne room of heaven, emptying Himself to live in squalor and suffering for 30+ years here on earth before giving up His life on the cross for our sakes. Jesus gave His life to pay the price to provide a ransom for your soul, to grant you forgiveness and eternal life. And because He has redeemed your life from the pit, you have the treasures of heaven awaiting you. Why would we care about earthly wealth that only lasts for a hundred years at most, when we can have heavenly treasure that will last for eternity, hundreds of millions of years that will stretch on forever?

As you all know, this place used to be a bank, so I'm going to be your financial advisor this morning and give you a hot investing tip: "*Store up treasures in heaven*" by responding in faith to Jesus and living your life in obedience to His Lordship. Jesus is the pearl of greatest price, God is the greatest inheritance that we can gain. You're a fool if you let money come between you and the greatest wealth and treasure imaginable. Amen, let's pray.

Benediction

Philippians 4:19-20 - "*And my God will supply every need of yours according to His riches in glory in Christ Jesus. To our God and Father be glory forever and ever. Amen.*"