

Week 8 - Money Isn't the Answer - Ecclesiastes 5:8-6:9

Scripture Reading: 1 Timothy 6:6-10

Introduction

In 1963, the Beatles released the song "Money," which begins with the words:

The best things in life are free,
 But you can keep 'em for the birds and bees.
 Now give me money, that's what I want.
 Money don't get everything, it's true
 But what it don't get I can't use
 Give me money, that's what I want.

As we return to our study of Ecclesiastes, we come to the subject of money.

And, although we may know in some deep-down sense, as the Beatles also seem to, according to their song "Can't Buy Me Love," that money has its limitations, most of us still think we could do with a bit more of it.

J.D. Rockefeller was undoubtedly the wealthiest man of modern times.

At his peak, Rockefeller owned 1% of all the wealth in the United States, and when he died in 1937, he left behind an estate worth \$340 billion in today's dollars.

Still, he is quoted as having answered the question, "How much is enough," saying, "Just a little bit more."

That quote is disputed, and it seems unlikely in light of many better-supported statements he made concerning money, but the quote itself rings true.

If money is what a person lives for, they will never have enough of it, as Rockefeller made clear when he wrote:

"Who is the poorest man in the world? I tell you, the poorest man I know is the man who has nothing but money."

I believe Rockefeller and Qoheleth would have understood one another.

Solomon was the wealthiest man who ever lived, and you can read about his vast wealth in 1 Kings 10 if you're interested.

So, whether Qoheleth was Solomon or someone writing as Solomon, we'll see that he understood the benefits, problems, and limitations of material possessions just as Rockefeller did.

As we begin, it will pay to remind ourselves that Qoheleth is looking at life "under the sun" without God.

Also, he isn't maligning money itself.

Instead, it's the way we view money and the focus we put on it that are the problems.

The first problem Qoheleth mentions has to do with the way the system works.

Look with me at **Ecclesiastes 5:8-9** –

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.

I. Public Predation

Qoheleth begins with society's often corrupt and broken systems and structures and says, "Don't be amazed at the way things are."

He isn't defending or excusing the system of oppression and injustice; he's simply describing life in our fallen world realistically.

There are at least two ways we can interpret Qoheleth's words.

First is the issue of governmental bureaucracy, which lends itself to injustice.

The layer upon layer of officials creates a system of endless delays and excuses as each level can shrug their shoulders and point to someone else as the problem.

Ultimately, those highest up the ladder are the most insulated from the lives of the people they govern.

You don't necessarily have to be poor to suffer frustration and oppression in the labyrinth of bureaucracy; waiting and wading through the mess can be a challenge for anyone.

However, the poor are often the hardest hit as it's more difficult for them to afford justice.

The **second** way we can understand Qoheleth is that his point is the problem of each level of government taking a bite out of the level below.

In that case, his concern isn't stifling bureaucracy but blood-sucking tyranny.

When everyone from the top on down expects to get a piece of the action, eventually, you run out of layers and the poor guy at the bottom foots the bill.

While it's hard to know which kind of injustice Qoheleth had in mind, the ambiguity actually makes his point that there is so much injustice in the world that takes so many forms that we shouldn't be surprised by it.

Verse 9 is a bit tricky because it's difficult to know whether Qoheleth offers a positive aspect of the situation or adds to it.

Our ESV Bible takes the first view as it interprets Qoheleth's meaning as any form of government, even one that is bureaucratic and unjust, is better than anarchy.

In that case, even a king who is only interested in those below him doing well so he can line his own pockets is better than none.

Still, it should be evident that godly leadership would be even more beneficial.

However, his words can also be taken more negatively and understood to show that even the king seeks to benefit from the farmer in the corrupt system he describes.

Frankly, that's the way most rulers operated in the ancient world, and we know that's how government works today.

Even the best leaders fall short of perfection.

Many starry-eyed reformers go to the capitol only to become another leech on society in due time.

Instead of being the solution they promised to be, they simply add to the problem as they contribute to the subtraction from the people's wallets.

However, public officials aren't the only ones with an unhealthy obsession with money; it's a temptation most people face.

So Qoheleth gets personal in verses 10-17.

Notice how he begins with a warning about the vanity of living for money [**Ecclesiastes 5:10**], saying:

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

II. Personal Problems

In our Scripture reading, we heard one of the most misquoted verses of the Bible - **1 Timothy 6:10**.

Paul doesn't say that money is the root of all evil as people most often characterize it, but that the *love of* money is the root of all *kinds of* evil and detrimental to one's spiritual health.

Qoheleth says essentially the same thing as he speaks of the vanity of loving money because, no matter how much a person has, those who live for money are never satisfied.

Unfortunately, this condition is so common that a word has been invented to describe it.

That word is "affluenza," which is defined as "extreme materialism and consumerism associated with pursuing wealth."

At its extreme, affluenza results in a life of chronic dissatisfaction, debt, overwork, stress, and impaired relationships."

Looking at the world around us, affluenza seems to be more of a pandemic than Covid was in 2020.

Even when we are thankful for what we have, we often find ourselves thinking about the things we don't have and how to acquire them.

Kathy and I recently had problems with our water softener, which was making our water quite salty.

It was kind of like drinking straight out of the ocean.

Fortunately, it tasted terrible, and we had access to bottled water, so there was no temptation to drink it anyway because drinking saltwater is counterproductive.

When you drink saltwater, it takes more water to process it than you have consumed.

So, the more you drink, the more dehydrated you become, and even though your thirst is temporarily quenched, it soon comes roaring back worse than before in a vicious cycle that ultimately leads to death.

Living for money is like drinking seawater - you can never get enough.

The only way out of affluenza is to develop an attitude of contentment with what we have - but it's a lifelong struggle that is never fully overcome.

Still, Qoheleth gives us five reasons why it's to our advantage to work on it.

First, we read in verse 11 that *there will always be plenty of people who want a piece of what we have*.

He writes [**Ecclesiastes 5:11**] -

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

I think these consumers go beyond the government to include dependents, other hangers-ons, and the needy, who always seem to increase when a windfall comes along.

The more a person has, the more others will try to get a piece of it.

Ask any lottery winner how many relatives they haven't seen in years suddenly consider themselves intimates.

Not to mention how many charitable organizations they become aware of.

Second, Qoheleth says *having more money will keep us up at night*.

Look with me at verse 12 [**Ecclesiastes 5:12**], which says:

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.

While it's true that some people lie awake at night worrying about their money or the burden of the increased responsibilities money can bring, that isn't Qoheleth's meaning here.

What keeps this rich person awake is much more basic than that - affluence meets indulgence and results in overeating. Hard work leads to deep sleep, and whatever discomforts the laborer tolerates, overeating to the point of insomnia isn't typically one of them, and whether they feast or eat meagerly, they drift off to dreamland easily.

I wonder what Qoheleth would think of the world today when the global fitness industry is estimated to be worth \$244 billion annually, meaning that we are pouring out money and effort to undo the damage caused by money and ease.

Third, Qoheleth shares an account in verses 13-14 that reveals *the transient nature of money* [Ecclesiastes 5:13-14].

His story concerns a man who focused on amassing and preserving wealth only to lose it in a single blow, leaving his family destitute.

We read too much into the account when we assume this unfortunate fellow made a risky investment or was careless with his money.

Martin Luther opined that this illustration shows how "God permits the very riches in which people trust to bring about the ruin of those who own them."

That may be true, but I don't believe that's the point Qoheleth is making.

It seems more likely that he was pretty careful and simply the victim of the uncertainties of the financial world.

It's less, "a fool and his money are soon parted" and more **Proverbs 23:4-5**, which tells us –

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.

Fourth, *we can't take it with us.*

In verses 15-16, we read how we must leave behind everything we've acquired during our time on this earth.

Job expressed that reality this way in **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."

The apostle Paul wrote to his protégé, Timothy [1 **Timothy 6:7**] –

"We brought nothing into this world, and we cannot take anything out of the world."

And modern-day preachers like to remind us how we never see a hearse towing a U-Haul trailer to the cemetery.

I mentioned J.D. Rockefeller earlier and how he was worth an estimated 340 billion dollars when he died, and Qoheleth is thought to have been more wealthy even than that.

But when they died, they all took with them the exact same amount that you and I will when we die - \$0.

We each have an appointment with death, and when our time is up, everything we've amassed gets left behind.

Fifth, Qoheleth summarizes all of this in verse 17 [Ecclesiastes 5:17], where he writes:

Moreover, all his days he eats in darkness in much vexation and sickness and anger.

Mincing no words, Qoheleth tells us where a focus on money leads.

It leads to misery in this life.

Looking up the word "miser" in an etymology dictionary reveals it comes from the Latin word for "unhappy, wretched, pitiable, in distress."

In other words, by definition, a miser is a miserable person, and most miserable people are troubled, sick, and angry.

Just as Qoheleth said.

But there's a better way, and Qoheleth turns to it next in verses 18-20.

III. Preferable Pursuit

In these verses, he returns to a familiar theme that he's expressed before.

Let's look at those verses together [**Ecclesiastes 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 possessions 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.

Qoheleth isn't merely touting the benefits of a simple lifestyle of moderation.

He's talking about the contentment a person can experience when focusing on God.

Notice that God is the central figure in the passage.

Qoheleth uses God's name four times, and everything mentioned comes from God's hand.

- It's God who gives us life and numbers our days.
- It's God who gives us our possessions and labors.
- And it's God who provides us with the joy we experience.

In other words, God is responsible for all our circumstances.

James expresses the same sentiment in **James 1:17**, saying:

Every good gift and every perfect gift comes down from the Father of lights...

I've told you before that all discontent is ultimately discontent with God.

And, if you believe Qoheleth and James, you understand why that's so.

God has given you what you have, placed you where you are, and given you the ability to be content and enjoy your lot in life.

However, you have to decide whether to be content with what God has given you - that's your part.

Again, money isn't the problem; the focus on money is the problem.

Verse 19 tells us that wealth is heaven-sent, and God wants you to enjoy whatever he has given you because he also gives you the power to enjoy his gifts.

But he doesn't want them to be the *source* of your joy.

I want you to carefully note what I just said - the ability to enjoy God's gifts, including money, doesn't lie in those gifts but in God.

So accept your lot as coming from God's hand and enjoy what he gives you rather than making a goal of accumulation.

Ultimately, God must be our focus if we are to experience lives of genuine, lasting enjoyment.

And when he is, we read in verse 20 that life will be so utterly absorbing and pleasurable that it will pass by in a blink.

That's easier said than done, however, because our desires always seem to surpass our satisfaction.

The warm glow of contentment that comes with acquisition soon dissipates, and we often feel more empty than before.

The result is that we can find ourselves distracted from God and focused once again on things.

In 1514, Dutch artist Quentin Matsys created a painting that perfectly illustrates the temptation of things.

It's titled [The Moneylender and His Wife](#).

In it, we see a man with a small scale in his hand and various treasures on the table before him, examining a coin.

His wife is sitting beside him with a Bible or prayer book before her, but as her hand turns a page, her gaze is caught by the coin in her husband's hand, and we see her focus has shifted.

It's a beautiful rendition of an ugly truth as it shows how easily we can be distracted by the allures of the world, especially by money.

It draws our attention, and we can be consumed with gaining and holding onto it.

But it's an appetite rarely satisfied for long, and the power to enjoy it is never guaranteed.

Therefore, we can be materially rich and still be paupers when it comes to enjoying what we have.

IV. Pleasure Poverty

Look with me at the first two verses of Chapter 6 [**Ecclesiastes 6:1-2**], where Qoheleth begins a list of disappointments that leave him deeply dissatisfied.

There is an evil that I have seen under the sun, and it lies heavy on mankind: 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.

The man in these verses had fortune and fame - the very things most people think would make them happy.

But he couldn't enjoy what he had because, for some unstated reason, God had withheld the power to do so.

Not only that, a stranger enjoyed all that he had amassed instead.

It is unstated whether it was because of a bad venture like the poor soul in 5:13-14 or due to illness, war, theft, injustice, or death.

Perhaps he was simply sitting on a pile of money, reluctant to spend any of it.

Maybe it's left as an open question to fit many scenarios, but Qoheleth's point is that he had it all but never had the chance to enjoy it.

Qoheleth calls this a "grievous evil" and a "vanity" that "lies heavy on mankind."

Still, it's a familiar story that happens all the time, as we see in **Psalm 39:6**, where the psalmist writes, "...man heaps up wealth and does not know who will gather."

Sadly, many a person has continued to grind away and grasped for another dollar, thinking that he will enjoy it someday in the future, only to die before he gets the chance.

This shows us that the gifts God gives us and the power to enjoy them aren't always linked.

Again, God wants us to enjoy his good gifts but doesn't want those good gifts to be the *source* of our joy.

We see the phrase "some items sold separately" all the time in advertising, and that's the case here as possessions and satisfaction both come from God - but they come separately.

And only as we keep God central in our lives and find our satisfaction in him can we properly enjoy what he gives us.

In a culture where having many children and a long life was seen as God's blessing, the next man Qoheleth describes would have been considered quite blessed.

After all, this fictional man is described as living for two thousand years and fathering a hundred children.

He had all the outward signs of success but was still dissatisfied in his soul.

We see that exact scenario regularly today as we discover how people who, from the outside, seem to have it all are suffering inward poverty.

But Qoheleth isn't finished describing the man as he goes on to say that not only was his life unfulfilling, but he died unlamented.

As he considers this situation, Qoheleth thinks it would be better for such a person to have never existed.

That's an all too common thought of those who suffer greatly.

Job certainly thought that way, as we see in Job 3.

Remember, Qoheleth is leaving God out of his calculations, and he concludes that if we are all going to die anyway, there's no reason to suffer through life's disappointments first.

After all, as he points out next, satisfaction seems impossible.

He states in verse 7 that our appetites are insatiable, and even with all our efforts, we can't satisfy them.

This observation is as true for the industrial or technological man as it is for the primitive peasant or hunter-gatherer.

We work to eat and eat to work so we can keep on eating.

It's like the youth I once knew who told me he was buying his first car.

I asked him why he needed a car, and he told me he needed to get to his job.

So, of course, I asked him why he needed a job, and he told me he needed to work to afford his car.

It's the same for everyone.

Qoheleth has previously stated that it's better to be wise, and we know it's better not to be poor, but neither wealth nor wisdom gains much here.

Rich or poor, wise or foolish, we all have appetites and desires that we are unable to satisfy.

Qoheleth closes out this section by saying, in effect, "Wake up! What you have is better than what you're dreaming about."

Your appetite is a vagabond, a tramp, and it will always be wandering, looking for greener pastures.

That's vanity and chasing the wind.

Be content because a bird in the hand is always worth two in the bush.

Conclusion

Qoheleth again takes a defeatist tone as he relates that materialism is the name of the game under the sun.

Still, we need to remember that things aren't the problem.

It's the insatiable desire for things and seeking satisfaction from things that leads us astray because money isn't the answer.

We must remember that it's God who determines our lot and blesses people with money and material things and the ability to enjoy them.

And God wants us to enjoy the things he gives us as gifts from his hand.

Still, we need to recognize that possessions have a downside, and they have the power to distract us and undermine our faith, trust, and reliance on God.

When money is viewed wrongly, it can destroy relationships, ministries, and even ourselves as we expend our energy and efforts on attaining more as we try to fill a hole in our soul that only God can fill.

Money has a way of taking flight.

The system may diminish our profits, circumstances can steal our stash, people will consume it, and even what we're able to hand onto will be taken from us by death.

Injustices and inequities abound, and we must fight against our insatiable appetites while we sojourn under the sun.

And it pays to remind ourselves that we *are* sojourners passing through this world and travel light as we go.

Always remembering, there is pleasure and enjoyment to be found whatever our lot when we learn to be content with God. Let's pray