



Ecclesiastes

(11) Problems with Wealth

Ecclesiastes 5:10-17

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April 1, 2018

Ecclesiastes has a lot to say about how not to live your life. It points out a lot of ways to live life that are empty and vain and futile. Today we come to 5:10-17 which focuses our attention on the subject of money and wealth. In these verses, Ecclesiastes gives us a number of reasons not to be eager to get rich. The Bible is not against wealth and riches, but it does have a lot of warnings about the problems and temptations that come with having a lot of money and making money too great a priority in our lives. The verses we are going to look at this evening highlight a number of problems that come with either loving money too much or with just having a lot of it. Most people would like to be richer than they are, but this passage points out some of the downsides to being wealthy.

This, of course, is an important subject for any age and any culture. It is especially important for us in Canada in 2018. We live in a culture of affluence. We have prosperity. Compared with the rest of history and compared with the majority of the world today, most of us are wealthy. In 1 Timothy 6:8 Paul tells us, "If we have food and clothing, with these we will be content." We have a whole lot more than food and clothing. We have a lot more than we need. We have luxuries and conveniences that most of the rest of the world can only dream of even if we are not wealthy by Canadian standards. That is not wrong in itself as we will see. We may and should be thankful to God for the prosperity that we enjoy. But that prosperity comes with certain dangers and temptations.

The danger of riches and an over-emphasis on money is a very common theme in Scripture. Moses deals with it in the part of the Bible that he wrote. The prophets deal with it. Jesus has a lot to say about it. Paul has

written quite a bit about it. And there is a lot about it in the wisdom literature of the Bible. Clearly the God who inspired the Bible sees sinful attitudes towards money and riches as a real problem for his people. And so, it will be profitable for us to give our attention this evening to this section of the book of Ecclesiastes in which the author is making the case that there are a lot of negatives that come with placing too much emphasis on money and getting rich.

The first thing he says is that money cannot satisfy. Verse 10, "He who loves money will not be satisfied with money, nor he who loves wealth with his income; this also is vanity." People who love money are seeking satisfaction in having money and in the things that money can buy. This verse is saying that if you love money you will not be satisfied with money.

We live in a culture in which most people do not believe this. And although we know better, the sinful side of us does not believe this either. We live in a culture in which most people are living for money and things. And while we are being renewed if we are truly united to Christ, I suspect that most, if not all, of us are not free from seeking the kind of satisfaction from money and wealth that this verse tells us they do not give.

Now this is a problem that some people in the world understand. There is a lot written by secular people about the problem of consumerism. Consumerism is getting your meaning in life through money and things. I have an article in my collection written by a left-leaning woman named, Juliet Schor called "The New Politics of Consumption." The subtitle is "Why Americans want so much more than they need." She writes, "[F]or all its popularity, the shopping mania provokes considerable dis-ease: many Americans worry about our preoccupation with getting and spending. They fear we are losing touch with more worthwhile values and ways of living. But the discomfort rarely goes much further than that; it never coheres into a persuasive, well-articulated critique of consumerism."

This person, who is not writing from a Christian perspective, is making the same point as Ecclesiastes is making in verse 10 that the love of money does not satisfy. She is saying that many people have a sense

that their preoccupation with money and things is empty and superficial. Even from a secular perspective, there are more satisfying ways to prioritize your life than living to make lots of money and spend it on things you do not really need.

But it is still a hard temptation to resist, isn't it? It is quite natural for us to have inordinate desires for more and more money and more and more things. This is part of our fallen condition. We tend to want more than we have, and we tend to want as much comfort and luxury and nice things as we can get. Often, we spend more than we can even afford. Many of us go into debt for things that we do not even need. Or we work longer and harder than we should because we are too invested in the size of our bank account. It is very difficult for us to resist the temptation to put too much emphasis on money and the things money can buy.

This text is telling us that this is not a satisfying way to live. It is telling us that loving money does not bring satisfaction. It is saying that loving money is vanity. It does not bring fulfillment. It is not a worthwhile way to live. This verse is calling us to think about our own lives in the light of this principle. The Lord here is calling us to examine whether we are guilty of loving money and things too much. He is calling us to think about how we are seeking for satisfaction in our lives. He is calling us to think about whether we are living for what is really worthwhile.

So, we need to think, and we need to ponder. We need to think about what our priorities are. What do we long for? What is most important to us? Do we consciously restrain ourselves from our sinful tendency to prioritize money and the things that money can buy? Do we think about the question of whether we are living a life that brings a deeper satisfaction than riches and goods? This is wisdom literature. And so, it is about how to live wisely – how to live well – how to live a worthwhile and successful and fruitful life.

Listen to what we read in Proverbs 3:13-14, "¹³Blessed is the one who finds wisdom, and the one who gets understanding, ¹⁴for the gain from her is better than gain from silver and her profit better than gold." So, our text in Ecclesiastes is telling us that living for money and riches is not a satisfying way to live. It says that there is no real gain in loving

money. And Proverbs 3:13-14 tell us that there is gain in seeking and finding wisdom rather than focusing on silver and gold. Wisdom – is about the best way to live. It begins with the fear of the Lord. Proverbs 9:10, “The fear of the LORD is the beginning of wisdom, and the knowledge of the Holy One is insight.”

So instead of trying to find satisfaction in money, the wisdom literature is telling us to think about how the fear of the Lord will guide us in the way that we deal with money in our lives. The wisdom that is better than gold and silver is living life in the fear of the Lord and fearing the Lord will guide us in the role of money in our lives.

We will come back to this thought. But first we will look at else this passage says about problems that come with wealth. We’ll go through these quickly so that we have some time to apply the overall theme to our lives. So next verse 11, “When goods increase, they increase who eat them, and what advantage has their owner but to see them with his eyes?” This verse is saying that with more money come more costs. “When goods increase, they increase who eat them....” With the increase of goods comes an increase of things eat our money up. With more goods come more expenses. With more goods come more responsibilities. With more goods come more demands. And so, the owner of the goods sees his increased goods with his eyes but can’t enjoy them because he is too busy with the extra responsibilities that wealth brings. Craig Bartholomew summarizes the point by saying, “The point is that the thing pursued, namely wealth, takes on a life of its own and starts to control the person pursuing it. All the owner can do is stand and watch as the problems gather momentum” (p. 219).

Ecclesiastes is saying that having wealth is not all it is cracked up to be. And we see that because having wealth tends to make one’s life more burdensome because the kind of work necessary to maintain a wealthy lifestyle tends to be all-consuming. Many people who have wealth cannot enjoy it because of all the costs that come with it. Ecclesiastes is making the observation that wealthy people often can only look at their increased goods because they are too busy and burdened with the responsibilities that come from maintaining that lifestyle.

Verse 12 is making a similar point. "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." Now we must remember that this is wisdom literature and that means that it deals with generalities rather than absolutes. Sometimes the sleep of a laborer is not sweet because he is worried about how he is going to pay the bills. It is not always true that the sleep of a laborer is sweet. But generally, the laborer sleeps better than the rich. It is easier for the laborer to leave his work behind him when he leaves the shop or the office. The higher paid people have more responsibility and need more of an income stream to maintain their lifestyle and so there are more things that keep them awake at night. The more money, the more you have to worry about. That is not always true, but often it is.

Verse 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 a father of a son, but he has nothing in his hand." The point here is that riches are easily lost. The rich man experienced hurt to get his riches in terms of hardship and sacrifice, but they can be lost in a bad venture so that the man has nothing to give to his son. So, you work and work and work to get rich and you make a bad decision or the economy changes or the stock market crashes and you end up with not enough to take care of your family. Ecclesiastes is making the point that riches are not stable. They can be lost in a heartbeat. Making money involves risk and risk is risky. Something goes wrong, and the money is gone.

Verses 15-16, "¹⁵As 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. ¹⁶This 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?"

This one is pretty straight forward. Death is the end of wealth. As the saying goes, "You can't take it with you." You come into the world with nothing. You leave this world with nothing. And so, in the end, wealth causes you a lot of grief in this life and then you have to leave it all behind. And so, Ecclesiastes says that there is no real gain in it. "[W]hat gain is there to him who toils for the wind?"

And so, we come to verse 17, “Moreover, all his days he eats in darkness in much vexation and sickness and anger.” Wealth bring vexation. There are a lot of worries. There are a lot of frustrations. There is a lot of stress. And in the end, it does not satisfy.

Wow! Who would want to be rich in the light of all this? It sounds like a pretty troubled existence. The overall message of these verses is that there is a lot of negatives about having wealth and in the end, it does not even give satisfaction. There is no gain. It is like toiling for the wind. “[W]hat gain is there to him who toils for the wind?”

Now this is not the whole of the wisdom teaching about wealth and riches. Verse 19 of this same chapter says, “Everyone also to whom God has given wealth and possessions and the power to enjoy them, and to accept his lot and rejoice in his toil – this is the gift of God.” So, it is possible to have wealth and enjoy it. Furthermore, in the book of Proverbs there are some verses that look at wealth in a positive light. One of the rewards of gaining wisdom in Proverbs is riches. Proverbs 3:16 says of wisdom, “Long life is in her right hand; in her left hand are riches and honor.” And Proverbs 10:4 says “A slack hand causes poverty, but the hand of the diligent makes rich.” The wisdom literature and the Bible in general are not completely negative about wealth.

But they do have a lot to say about the dangers and the problems that come with wealth. And our text is part of that theme in the Scriptures. The thrust of what our text in Ecclesiastes is saying is that wealth does not satisfy, and it comes with many burdens and responsibilities. And so, the main point of application is, do not be too eager to be wealthy – do not think that having lots of money will make you happy – do not think that having lots of money will solve all your problems. Wealth is not all that it is cracked up to be. A fitting summary of what these verses are getting at is Proverbs 23:4 which says, “Do not toil to acquire wealth; be discerning enough to desist.”

Well, let’s now consider this theme in the light of the gospel. These verses in Ecclesiastes do not really give a solution. They outline a problem, but they do not really give a solution to the problem. The implied application is that we should not seek to be rich and that we should not seek to find our satisfaction in money and wealth. But the

negative implies a positive. And the good news of the gospel always gives an answer. In particular these verses raise the question, "Where can we find satisfaction if not in money and where can we find gain if not in riches?" Verse 16 asks, "[W]hat gain is there to him who toils for the wind?" The answer is "None." But that begs the question, "Where then is gain to be found?" This is one of the themes of the wisdom literature and it is a theme that leads us to Jesus and the gospel.

First, we will consider what the wisdom literature says about this. I mentioned a key verse already. Proverbs 3:13-14, "¹³Blessed is the one who finds wisdom, and the one who gets understanding, ¹⁴for the gain from her is better than gain from silver and her profit better than gold." Getting wisdom is more gain than getting silver and gold. Our text is saying, "Do not put a lot of effort into getting rich. You will be disappointed." But what the wisdom literature tells us to focus on is getting wisdom. And it tells us to put a lot of effort into that. So, don't put a lot of effort into getting rich. Do put a lot of effort into getting wisdom. This is where the true gain is to be found. This is where satisfaction is to be found.

This wisdom is rooted in the fear of the Lord. Proverbs 2:4-5, "[I]f you seek it like silver and search for it as for hidden treasures, then you will understand the fear of the LORD and find the knowledge of God." Notice the effort that we are to put into this. We are to seek it like people tend to seek for silver and hidden treasure. We are to think of the way that people naturally seek for riches and we are to put that kind of effort into seeking wisdom instead. It is to this that our effort is to be directed if we want to find true gain and satisfaction.

That means looking at all of life from the perspective of the fear of the Lord and seeking to live all of life from that perspective. Wisdom is not only head knowledge. Wisdom is also practical knowledge - knowledge that comes from doing as well as thinking. So, in connection with the theme of our text, wisdom means seeking to understand what true gain is and what brings true satisfaction in the light of the fear of the Lord. The fear of the Lord is giving God is due. The fear of the Lord is a loving reverence for God. The fear of the Lord is directing one's attention and efforts to pleasing God.

What kind of life is pleasing to God? Proverbs 2:20 tells us what the wisdom that is associated with the fear of the Lord looks like. "So you will walk in the way of the good and keep to the paths of righteousness." So, wisdom is saying to us, "Here is where you find true gain and satisfaction: seeking goodness and righteousness motivated by the fear of the Lord." This is the life that brings gain and satisfaction: fearing God and seeking goodness and righteousness. And that helps us to see how we should deal with money and wealth.

They should not be a priority. They should not be the way that we seek satisfaction. They should not be what we live for. They should not be the meaning of our lives. Instead we should focus our attention and efforts on pleasing God by fearing him and striving for goodness and righteousness. This is where we are to put our effort. That means thinking deeply about our lives and our priorities and our motivations. Think about your work. Think about your relationship with money. Think about what you think about. And consciously and deliberately direct your thoughts and your actions and your efforts to living the life of wisdom. That means time and effort for our relationship with God. That means time and effort directed towards goodness and righteousness. That will involve our motivations for working. You can work just to make money, or you can work to please God by being diligent and by serving others through your work and by expressing goodness and righteousness through your work. You can work to try to get rich or you can work to make money not only for your own needs, but to bless and serve others.

That is gain. That is the way to satisfaction. That is the way of wisdom. "Blessed is the one who finds wisdom, and the one who gets understanding, for the gain from her is better than gain from silver and her profit is better than gold."

Now Jesus and the gospel are necessary in order to actually follow this instruction and to experience the satisfaction and gain that comes from wisdom. One of the problems that the Old Testament shows us is that we need more than instruction in order to live the life of true gain and satisfaction. Not many of the people of Israel actually lived the lives that wisdom taught them to live. One of the great points of the Old

Testament is that we need more than God's law and we need more than instruction in wisdom. Israel had all that and yet most of them did not put it into practice. That is part of the way that the Old Testament demonstrated the necessity of Jesus Christ. One of the things that the Old Testament tells us is that the promised deliverer would pour out the Holy Spirit who would change the hearts of the people of God and give them the power for obedience.

Isaiah promised that the Spirit of God would rest upon the coming Saviour. Isaiah 11:2 says, "And the Spirit of the LORD shall rest upon him, the Spirit of wisdom and understanding, the Spirit of counsel and might, the Spirit of knowledge and the fear of the LORD." And when Jesus came, John the Baptist announced that he would baptize his people with the Spirit. That was fulfilled at Pentecost when the Holy Spirit was poured out upon the church. So, Jesus has the Spirit of wisdom and understanding, and he shares that Spirit with those who trust in him.

Jesus fulfills the themes that we have been looking at from this passage in Ecclesiastes 5:10-17. He reiterates these themes in his teaching, but more than that he grants us his Spirit of wisdom and understanding so that we are given the power not only to know, but also to live the life of wisdom that seeks gain and satisfaction not in riches but in righteousness and the fear of the Lord.

So, Jesus tells us in Matthew 5:6 "Blessed are those who hunger and thirst for righteousness, for they shall be satisfied." You want satisfaction? This is what the embodiment of wisdom tells you about where satisfaction is to be found. It is not in riches. It is in righteousness. And what is righteousness? It is loving God with all our heart and living not for yourself but for others. Righteousness begins with finding our greatest satisfaction in God himself. And Jesus is the one who gives us this satisfaction. In John 6:35, Jesus says, "I am the bread of life; whoever comes to me shall not hunger, and whoever believes in me shall never thirst." This is the language of satisfaction. We are satisfied in Jesus because he reconciles us to God by his life, death and resurrection and he delivers us from the power of sin and grants us his Spirit so that we are given wisdom to see where true gain is to be found

and the power to hunger and thirst for the righteousness which is true gain and which brings true satisfaction.

There is a really neat verse that relates to this topic in Psalm 4. It is verse 7. "You have put more joy in my heart than they have when their grain and wine abound." The Psalmist is speaking to God and he says to God, "You have put more joy in my heart than they have when their grain and wine abound." Grain and wine abounding stands for wealth and prosperity. This text is saying that God puts more joy in our hearts than riches and wealth does. That is really the point of our text. In our sinfulness we look to money and riches to bring us satisfaction and gain. Our text says that that is an exercise in futility. Riches and wealth do not satisfy our hearts. That leads to the question, "What then satisfies our hearts?" The answer is "wisdom" which is the fear of the Lord. Wisdom is fulfilled in Jesus and it is through him that we are renewed so that we seek our satisfaction in him who is the bread of life.

But that does not mean that this happens automatically. Wisdom is something that takes effort. Effort that is made possible through the Holy Spirit, effort that is directed by the Word of God, but it does take effort. So may the Word of God that we have heard this evening both inspire and direct our efforts which are empowered by the Spirit of God which Jesus has poured out upon us. And may this increasingly be the profound testimony of our hearts, "You have put more joy in my heart than they have when their grain and wine abound."