

How to Enjoy Money...

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[0 : 0 0] Do keep that passage open in front of you as we have a look through it together. As we begin this passage, just to say our focus this morning is going to be the same as the focus of the preacher, the preacher whose words we have here in Ecclesiastes.

That's always our aim whenever we look through a passage of the Bible. And in these verses, his primary focus is the subject of money. So maybe we get a bit uncomfortable talking about that.

If you're visiting with us this week, that's not something that we kind of talk about every single week. You've just come on a bad week, I'm afraid. But as we've seen, although we might not often talk about this, this might not be polite conversation.

The preacher of Ecclesiastes is not shy and no topic is off limits for him. So to help us get our heads in the right frame of mind, to help us recognize how important this topic is, to have wisdom in, and also how it's something that affects all of us.

I thought we could just begin by thinking about the various areas of our life where money has an influence. So even this morning, the house that you woke up in, the clothes that you put on, the car that you arrived to church in, if that's how you got here, possibly even the toothbrush that you used.

[1 : 2 5] Beyond that, beyond this morning, the job that you do, the way that you spend your spare time, perhaps the number of children you have, if any, what goals and ambitions you have for the next 12 months.

All of these, all of these are parts of life where money has an impact. And there's nothing wrong with that. That is the reality of our life that this passage is going to help us face up to.

In our society, there's very little that we can't trace back to a financial calculation somewhere. And I think that just goes to show how significant our approach to, our relationship with money is.

And that is why the preacher returns to this topic again. It's not the first time we've spoken about this in Ecclesiastes. But the preacher comes back here again because he knows that if we want to be wise, if we want to live well, then we need to be able to live well in relation to money.

And actually, in speaking about money in the various sections of this book, the preacher really actually anticipates the ministry of Jesus when he comes. Because Jesus also regularly addressed the subject of money and our approach to it.

[2 : 4 0] And so why is money such a big deal in the Bible? And again, it's not really a polite conversation in our culture, is it? Perhaps it feels a bit coarse. Well, probably it's because, as we've just said, money affects so many other things.

But I think perhaps even more than that, it's because money is a great diagnostic of where our heart is. How we use our money, how we think about money, how we act in relation to money, reveals a lot about what is important to us.

And so the Bible doesn't so much prescribe, this is what you should do with your money, this is how much you should have, this is what needs to go where, this is what you can buy and what you can't buy.

These are the kind of questions where we're to use our wisdom for. Ecclesiastes is a wisdom book. But the Bible does make clear that we have to have the right attitude toward money.

We have to have our heart right in relation to money in order to make those decisions well, in order to live wisely, and ultimately to enjoy the material things that God has given us, however much or little that might be.

[3 : 53] So please do kind of remember that as we make our way through these verses about money. We're talking really here about attitude and not amount. We think about attitude and not amount.

And that's going to be a helpful way for us to progress through these verses. And so here's the headline then for this chapter, that the love of money does not satisfy.

The love of money does not satisfy. And we're given that right there in verse 10. Do have a look there. He who loves money will not be satisfied with money, nor he who loves wealth with his income.

This also is vanity. And so again, remember, as we just said, what the preacher has in his sights here, in terms of money, is attitude and not amount.

This is about the love of money. And so this is a love. This is an attitude we can all have, even if our actual wealth, kind of the amount of money we have, we think is relatively low.

[4 : 53] So I'm very aware for all of us, as we sit here this morning, we probably all think, oh, I don't love money. And one of our prayers this morning is that God would expose, well, actually, we are loving money too much.

But we often probably say, I'm not a lover of money. Our picture of a lover of money is someone else. But actually, the question is, well, where do we think our security really lies?

What do we really think will sustain us in our old age? What do we invest our time and our energy into trying to get more of or hold on to?

The love of money doesn't have to look like kind of diving into big pools of cash like Scrooge McDuck. But it is asking, well, what do we hope in?

What do we trust in? What do we think we will fall back on if things don't go the way we would like them to go? What makes life worthwhile? And there are plenty of people with almost nothing just wishing their life away, thinking if only I had money, that would sort out all my problems.

[6 : 02] Plenty of people with almost nothing who have this almost unrequited love of money that they'll never have. Just as there are plenty of incredibly wealthy people who love their money and desire more and more of it.

Gene Simmons, the bassist from the band Kiss. I'm not a big Kiss fan. The guys with the kind of makeup and the big long tongues. I don't know how, but he apparently has got a wealth of around 300 million pounds.

Some fairly average music. But he said in an interview, life is a business, and I approach life the way sharks approach life.

They must keep moving or else they will drown. I'll never stop hunting more money. I'll never have enough. And so the love of money is something that we're all prone to.

And yet the preacher here is clear. Whether rich or poor, the love of money does not satisfy. And he gives us two reasons for that. Two really practical reasons for us to dig into now.

- [7 : 04] Number one, we will never have enough. Why does the love of money not satisfy? Reason number one, we will never have enough. If money is what we love, if money is what we're seeking after, if money is where we think the answer to our problems lie, if money is where we find our security and worth, and that's when we invest our time and our energy and our dreams, we will never have enough, the preacher tells us.
- That's interesting, isn't it? Because that's exactly what Gene Simmons says. I'll never stop hunting more money. I'll never have enough. For those of us here with less than 300 million pounds in the bank, that sounds like a crazy thing to hear, doesn't it?
- From someone with so much wealth. And yet that's also what the preacher tells us here in Ecclesiastes 2. Again, verse 11, he who loves wealth will never be satisfied with his income.
- You work hard for that promotion, for a raise, and you get it. And immediately the question comes, well, what's the next step? How do I push on? How do I get more?
- Or we compare our wealth, our income, our lifestyles, never with those who have less, that would help us see how much we do have. But we always seem to compare, don't we, with those who have more, reinforcing that feeling that we never have quite enough.
- [8 : 26] There's always something else. We need to work harder, invest better, hoard more. Human nature has changed so little in the thousands of years since Ecclesiastes was written then.
- As now, however little, however much we have, we'll never have enough if money is our ultimate desire. Now, one economic historian says, our society has created an endless expansion of wants.
- It has given us wealth beyond measure, but has taken away the chief benefit of wealth, the consciousness of having enough. Again, I'm really aware, perhaps as we sit here, if we're honest, we don't really believe that, do we?
- Because we're all thinking, well, actually, if I had that much, I would be satisfied. Or if I had the next thing, I would be okay. And yet, we need to be serious with ourselves, take seriously here the evidence of the mega rich, of the economists, most importantly, of the preacher, God's word, the Bible to us, and also our own efforts to kind of stash away a little bit more and realize that that evidence suggests, it reveals, that actually, that's not the case.
- We're always wanting more. But if we love money, we'll never have enough. And actually, the preacher says, one reason for that is that the more we have, the more we think we'll need.
- [9 : 56] So have a look at verse 11 there. When goods increase, they increase who eat them. And what advantage has their owner but to see them with his eyes? He says, like kind of getting money is like chasing a moving car.
- The closer we get to what we think would satisfy, the more that pulls away as the more we see more need. We have more costs. We need to spend more money just to maintain where we are in our new situation.
- I've got a friend who works on an estate up in the highlands, a big kind of country estate. And he reports this fairly common situation where the owner, his boss, lives in this huge house.
- I got to go there once. It was very nice. I felt very posh. A huge house, a big long driveway, huge grounds with kind of mountains and rivers. And it feels incredibly idyllic.
- And you feel, well, surely the guy who lives in that house, surely he has made it. There is genuine wealth. There is kind of generational wealth. And yet actually, my friend tells me, financially, that estate is kind of struggling along because the big house needs more maintenance.

[11 : 09] The more land takes more management. as wealth increases, costs increase. And it says, verse 11 there says, what advantage has their owner but to see them with his eyes?

It's saying that he's not taking pleasure in all that is there. He only sees these things kind of coming and going as money comes in and then flows out again and yet never has enough.

perhaps managing our large country estate is not the immediate issue for a lot of us here. But we still see that same pattern, don't we, in lots of areas of our lives.

We get the bigger house and now we need to pay to fill it with the furniture and the nice things or work harder to cover the mortgage. Or we get the new kind of games console that we wanted and now we're having to pay for the latest games and that kind of schedule of things that come out to have what everyone else has.

Or maybe it's moving into a nicer area but now we feel we need to upgrade the car to fit in with those around us or go on smart holidays so we have something to speak about with our neighbours. The point is whatever we get we'll always want more and the more we have the more we will need to maintain it and it's this ongoing cycle.

[12 : 27] The love of money is like drinking salt water. The more you have the thirstier you get and it will never satisfy because as the preacher tells us if we love money we will never have enough.

And that is a message we need to hear whether we have a little or whether we have a lot. This is something for all of us. And the preacher summarizes it so well down in verse 7 of chapter 6.

All the toil of man is for his mouth yet his appetite is not satisfied. So that's the first reason that the love of money doesn't satisfy we'll never have enough.

The second reason why it doesn't satisfy the second reason why the preacher gives us that the preacher gives us as to why money cannot be the foundation we build our lives on and direct our love towards is that we cannot depend on it.

And we get this case study really here verse 13 of chapter 5 down to verse 17 about how we cannot depend on money.

[13 : 32] Here is a man the preacher has seen who had riches a man with money and yet it was to his hurt because as verse 14 says those riches were lost in a bad venture.

one way or another I don't think this particular blame laid anyone here but one way or another the man who had money lost it all. And the verse kind of follows the story on he had nothing to hand on to his son his days ended as they began with nothing.

Verse 17 moreover all his days he eats in darkness in much vexation and sickness and anger having tasted those riches there is now this bitterness that lingers that they have gone that his love in life his security his hope has left him because he was never fully in control of it in the first place.

The point here is not that everyone who is rich will lose their money we know that's not true but the point is that it might happen the point is that it can happen that in the volatile and changing world we live in we are not truly in control of our finances money can come and go house prices can crash investments can go bad unexpected costs can come the world is littered with companies which were enormous or individuals who held great wealth and yet in that that mist that that vapour of life which refuses to be to be nailed down things change so quickly and that money goes those huge companies end up worthless and with nothing and I'm not saying that this morning and the preacher isn't saying this here in Ecclesiastes to make us all incredibly worried about our finances and to zoom home and ring a financial advisor or something remember we're talking about attitude here and not a mount the preacher is simply saying that the love of money which is this reliance on it this security from it it cannot satisfy because we cannot depend on it it's like imagine building a house on foundations and yet somehow you've kind of borrowed these foundations from someone else and at any time they might just come and week them out and reclaim them and take them back for themselves you know that house might be strong it might keep us warm but we'd never truly be at peace knowing that what undergirds everything could any day be just taken away and everything else will crumble and that is what it's like if we're building our house or building our lives on a love of money and the danger here is that we hear this and think okay well I need to save up even more you know we kind of double down that if life is risky we need to be financially covered for every eventuality but remember what the preacher has already said we can't depend on money and we'll never have enough simply trying to save more pushes us back into that spiral of needing more and of still not being satisfied and so the preacher says to those who love money and remember that's not a kind of a niche group of people somewhere that's a love that we're all tempted toward but the preacher tells the lover of money you'll never have enough and you can't depend on it and so it does not satisfy and that's underscored then really graphically at the start of chapter 6 really stark words here you can have all this stuff and not enjoy it never be satisfied not find rest he says and it's uncomfortable for us to hear as he writes verse 3 a stillborn child is better off than he one commentator writes here the point is not to minimize the tragedy of the stillborn child but to emphasize through shocking comparison the tragedy of a life lived without contentment or peace of mind if we're looking for satisfaction for rest to find that peace of mind in money we will never find it and that is a tragic thing says the preacher that is a tragedy that we see unfolding in the lives of people all around us many of them looking incredibly successful in the world's eyes spending their days or for us to be spending all of our days unsettled and insecure because we are investing our whole lives towards something that cannot give us what we seek and that is a tragic thing the book of

Ecclesiastes tells us and the love of money does not satisfy we need something else we need something more so then what is that alternative what other option does the preacher give and in very many ways I'm aware that as we say this it's going to sound very simple it's going to sound very obvious but it is also one of those things I think which is much easier said than done although again we're going to see how we're able to move toward doing that as well but the preacher's alternative to a love of money that cannot satisfy is to find contentment in the gift of God find contentment in the gifts of God the preacher here is going to show us the real irony here that actually it's when we stop loving money that we're able to enjoy money and the things that it brings we're given this alternative here in a couple of kind of snapshots through this passage the first one is verse 12 of chapter 5 do have a look there you'll see it comes in the context of this owner building up wealth building his empire seeing and fretting about the costs how the amount required increases at the same time as the amount owned seeing that money pass before his eyes and verse 12 offers this great contrast sweet is the sleep of a laborer whether he eats little or much but the stomach of the rich will not let him sleep here is the kind of the minimum wage worker and yet able to be content not striving after more not dissatisfied or jealous not scheming about how he can get more and his reward is laying down his head at the end of the day and sleeping in peace while the rich with their full stomachs toss and turn worrying the night away perhaps perhaps straight away you think well that sounds like a bit of a naive picture and there might be people here who have known that the real struggles of sleep due to a lack of money remember here the point is is that it's our attitude to money not our amount of money that really makes the difference for those approaching money rightly the preacher is telling us there can be great peace great contentment even with very little how different that is from the message of our culture that says this is what you need to be happy there can be great peace great contentment even with very little if we approach money rightly so how do we get that approach right well if we look over to verse 18 we see here the fuller answer of the preacher in this regard let me read from verse 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 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 and so here here is the key it's not much or little remember there is sweet sleep for the laborer just as verse 19 there can be enjoyment for the one with wealth it's not about how much we have the key here is the end of verse 18 it's our approach to what we have end of verse 18 says this is the gift of God if we love money we will never be satisfied but if we recognize it as a gift from a good God if our love is directed toward that

[22 : 16] God if he is where we find our hope our satisfaction our security then we're able to enjoy all of the good things that he gives us however much or however little because we're not looking to them to fulfill us God himself takes that role because of that we are free to enjoy what he gives us as generous gifts from a loving father so again the ultimate question here is what or who will we love and that's why the Bible speaks so much about money it's not that the money per se that it's so important it's not the amount but it's that great diagnostic about our hearts it's like going to the doctors and they stick a thermometer somewhere it's not so much our temperature that's essential but what that reveals about what's going on under the surface if we love money we'll never be satisfied because our love is directed in the wrong place we'll never be satisfied because that means we will never have enough and we cannot depend on it and yet if we love

God he is enough and we can depend on him if we love God we have all that we need in Jesus through what Jesus has done we are reconciled to God we can find full forgiveness at the cross when we turn to him what we need is not always just out of reach it's not always just a bit more or just the next target because in the gospel Jesus is finished and perfect work is applied to us that we can be children of God that loving position and relationship we were designed for that is done it is completed we need no more if we love Jesus if our trust our hope our security is in him we do have enough and as well as that we can depend on him it's not like our bank balance or retirement plan or the stock market which is at the mercy of inflation and trades and things far beyond our control in Jesus we can have a certain hope on which we can depend and build our lives because he died and rose again because he completed his mission because he promises that if we love him that nothing can pluck us out of his hand that's why it's having

God first in our life which brings joy because he alone can give us what we're so often seeking for in money or wealth in God we have enough in the gospel and we have that foundation that we can depend on and it's from that place of joy that place of security then that we're able to enjoy the gifts that he gives us including the material the physical the financial Christianity is not an aesthetic religion that looks down on all of those things or rejects all of those things rather Christianity is a religion that recognizes that all that we have is a gift from God to be enjoyed in relationship with him that relationship made possible through the gospel and as it's all from him as we're merely stewards of what he gives us and so we're able to enjoy it and use it for him and for his glory it's recognizing that gift that all we have is from

God that means we can live in gratitude and ultimately that is the key to joy that is what the preacher in Ecclesiastes says I've seen what is good one author puts it like this giving thanks to God for gifts he has given you is no mere formality or religious nicety but is enjoyments consummation and crown giving thanks seals and completes the happiness God means his gifts to bring you and so if we want joy if we want contentment the starting point then is to recognize that all that we have is a gift from our loving heavenly father each one of us here this morning has so much to be thankful for and we enjoy life and all it brings to the fullest degree as we remember that and as we remember that through the greatest gift of all that we receive the grace of God in the gospel we're able to enjoy all that we have as we were designed to as gifts from a loving heavenly father enjoyed in relationship with that loving heavenly father and used for the glory of our loving heavenly father with all that we have let's pray together heavenly father we thank you that you are the source of all good things that you are the giver of every good gift

Lord we confess that so often we turn your gifts into the objects of our affection rather than directing our love toward you our generous heavenly father Lord we confess that all of us however much or little we might have are tempted toward that love of money where we put our finances or possessions in that number one position in our life where we look to them for our security our worth our hope when we invest our lives and our energy in them rather than having you and you alone as the number one position in our lives and our number one place that we look to to find our satisfaction Lord we do thank you that well if we love money we will never have enough but if we love you we have everything we need and we do thank you that while money cannot be depended on as it comes and goes in you we have a certain foundation who will never let us down

[28 : 39] Lord as we trust in you as we love you as we enjoy more and more in light of all that you've done our relationship with you might we be appreciative and grateful and enjoy all the more the many gifts that you have given us might we use what you have given us for your glory might we might we be good stewards of the different possessions that come into our hands from you might we be generous with the gifts that you have so freely given us might we use what we have to love and serve others as you have loved and serve us we pray that this week we will see real concrete opportunities to put that into practice in our lives in our church and in our community we pray that the result of that living with our lives directed to you gratefully receiving what you give would be great joy which in turn would glorify you as we live our lives in grateful praise for all that you've done we pray all of these things and we live all of our days and we enjoy all of our possessions and everything that you've given us in the wonderful name of
Jesus Christ Amen Amen Amen