



Ecclesiastes 5:10-20
Ecclesiastes: Wisdom for Today
The Folly of Money

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I've shared with you before that there was a guy in a previous church where I served as pastor who for part of his career was a speech-writer for different national and state-level politicians (writing speeches was part of what he did for them, anyway). And he once told me that a good speech should never begin with a joke. Fortunately, this is not a speech; it's a sermon. 😊 So here goes: Little Joey was always being teased by the other neighborhood boys for not being very smart. Their favorite joke was to offer Joey his choice between a nickel and a dime -- Little Joey always took the nickel. One day, after Joey took the nickel, a friendly neighbor took him aside and said, "Joey, those boys are making fun of you. Don't you know that a dime is worth more than a nickel, even though the nickel's bigger?" Joey grinned and said, "Well, if I took the dime, they'd stop doing it, and so far I've made \$20!"

We're on our third Sunday in a series in the book of Ecclesiastes, and that little story fits with Ecclesiastes on a few different levels, and at least one of them is a connection with today's topic on the Folly of Money. This is one of several passages and verses in Ecclesiastes that touch on the subject of money or on closely related subjects such as our possessions (it's discussed throughout Scripture and Jesus spoke about money/possessions frequently).

And: The reason so much of Ecclesiastes deals with this subject is because money has a way of getting a hold of us. It is something that has a way of becoming what people live for, of becoming our purpose in life. And this question of "What's the purpose, or meaning, of life?" is really at the heart of Ecclesiastes. It's the question that everything revolves around in it. We get to benefit from the wisdom gleaned with this report on the exploration all that life has to offer - much of which are things that a lot of people really devote their lives to and make them the purpose and mission of their lives.

Ecclesiastes helps us avoid an experience of life as depicted in this cartoon that someone shared with me after the first Sunday in this series (next page):

Ecclesiastes wants to help us *avoid* that conclusion.

Ecclesiastes seeks to help us live life to the full, and to enjoy it for all we can. Jesus says that he's come to give abundant life – in eternity, but here and now also; and it's as if Ecclesiastes gives us some practical ideas and ways on how to experience that abundant life – and how not to.



And money is one of the most tempting distractions to living an abundant life. Even if making more and more isn't your primary motive for life, it is always lurking around the corner in some way, shape or fashion, as we'll in a moment. And in this passage there are several things that we learn about money and what happens when we make it our goal in life to have more and more.

The first warning is that the love of money is a steep and slippery slope.

This comes straight from verse 10, which says,

“Whoever loves money never has enough;

whoever loves wealth is never satisfied with their income.

This too is meaningless.”

The more money we get, the more we want. It's like a whirlpool that sucks you in, and once you get caught up in it, it is very difficult to get out.

There was a fantastic Opinion piece in the New York Times nearly 6 years ago by a guy who worked on Wall Street for several years feeding his desire for more and more money. No matter how much he made, he was envious of others who made more, and he wanted more. His goal in life was to get rich, but the target kept moving. The bonus he got his first year on the job was \$40,000, and he was thrilled with it. Five years later he made \$1.5 million – more than his mom made in her entire career – and he was disappointed.¹ It's too easy not to be satisfied with what we have, when having more is the goal.

In fact, if “having more” is the goal, then we will never be satisfied; the goal is always being moved ahead of where we are.

And the thing is, the love of money can lay latent for a long time, lurking around the corner as I said a moment ago, and then all of a sudden one day it can rear its ugly head and wreak all kinds of havoc. For instance: how many siblings, who have appeared to be perfectly content with their finances, have had fights over an inheritance or the family estate that gets passed on to them, because of a person’s suddenly exposed desire for more and more. It happened in my extended family a few years ago when my uncle passed away. Most of the family was all so caught off guard by one person’s greed. So the love of money is a steep and slippery slope, and sometimes we’re on the slope but don’t know it until something changes and we suddenly realize we’re sliding.

Second, wealth attracts other people who only want to know you for your money. This is the point of verse 11.

As goods increase,
 so do those who consume them.
 And what benefit are they to the owners
 except to feast their eyes on them?

Here is The Message version of this verse, that I think helps us to understand the point that is being made here:

**The more loot you get, the more looters show up.
 And what fun is that—to be robbed in broad daylight? (Verse 11, The Message).**

Money has a way of attracting people and twisting relationships.

This is exactly why I have always made it a policy that I don’t know anything of the financial giving of people within the church. I don’t know who gives what or how much. I don’t want to know. I might be tempted to buddy up to them, to get connected with them more deeply just because they’re a big giver. Or I might be tempted to make a decision about a certain ministry because so-and-so is a big giver and gosh, they really like this ministry, so

let's make the decision that pleases that person. I don't want to have my vision clouded or be tempted to be a hanger-on because of people's giving levels. So I don't know anything. And that's the point this verse is making: that money attracts people, and their motives for friendship are not good when that happens.

The third warning here comes from verse 12:

The sleep of a laborer is sweet,
 whether they eat little or much,
 but as for the rich, their abundance
 permits them no sleep.

The third warning is this: **Third, money can lead to over-indulgence and it's own set of problems.** The person who loves money and is making it their purpose in life to make more – like that Wall Street worker did for several years – is not without problems, and in fact their wealth brings about problems that they wouldn't otherwise have if their mission in life was something else. The stories of lottery winners or athletes with big contracts or endorsements or others who come into a large amount of money and end up broke and worse off than they were before they got all the money, are a reminder of the problems that can come with wealth.

1 Timothy 6:9-10 in the New Testament puts it very well: **Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs (1 Timothy 6:9-10).** It's not that money itself is evil – people mis-quote this verse all the time; It's the love of money that's the problem, and it leads to all kinds of other problems – ruin, destruction, and all kinds of evil.

The fourth point here is not so much a warning but a reminder of something we all know, but we sometimes fail to remember: **Fourth, you can't take your money with you.** We see this in verses 13-17, and the point is made most clearly in verse 15:

Everyone comes naked from their mother's womb,
 and as everyone comes, so they depart.

They take nothing from their toil
that they can carry in their hands.

You can't take it with you, so use your money wisely. Don't let it use you...don't let it be what you live for, but use it in a way that brings about abundant life. God has given you whatever it is that you have, as verse 19 tells us. It's all a gift from God. **What do you do when someone gives you a gift? You thank them.** One way we give thanks to God is through financial giving. It's not the only way. We thank God as we serve in the church, we thank God as we love those around us, we thank God as we live out our faith in a variety of ways each and every day. All of these are a way of thanking God for the abundant life He's given us, and the abundant life He promises us in eternity.

Besides an expression of gratitude though, our giving also is one way we participate in and support God's mission in the world. (Emphasis on *one way* – there are a variety of ways we participate in God's mission.) The Wall Street guy does not in his article say that he became a Christian. He mentions the need for spiritual connection in his article, but he doesn't spend much time on it. He does, however, share that once he stopped living for money he needed something else to live for. And he started living for others. He writes, "In the three years since I left [Wall Street], I've married, spoken in jails and juvenile detention centers about getting sober, taught a writing class to girls in the foster system, and started a nonprofit called Groceryships to help poor families struggling with obesity and food addiction. I am much happier. I feel as if I'm making a real contribution." He's found a mission for life that blesses others, rather than focusing on benefiting just himself as he once did. This is a window into the abundant life, which is about being on mission for a cause other than ourselves.

And there is no better cause than that of God's mission through the church. Over and over in the Bible, God invites – even commands – his people to use their money for His mission. From the command to tithe – 10% - to the woman Jesus highlights who put into the offering container everything she had, equivalent to a couple pennies: God consistently says that this is a wise use of our money. When you support the ministry of Rose

Hill, for example, you are helping us live into the mission to make disciples. We saw 7 middle and high school students profess faith in Jesus this past June. 4 confirmed their infant baptisms, and three were baptized out on the front lawn. It was amazing! Financial support of the church was one piece of the puzzle that brought to fruition. All told, we've had seven baptisms this year, which ties for the most that Rose Hill has had in a single year in nearly 25 years – and there's still two months left! Your participation in the mission and ministry of Rose Hill is a significant part of how God has touched people's lives. Our giving has helped touch the lives of people in poverty in tangible ways – some in our church, many out in the community. We've helped provide food, clothing, shelter, and more as we have either directly ministered to people in those situations or helped support organizations that minister to them on an every day basis.

Your “thank you” to God for His gift helps spur us forward on mission for the Good News of Jesus Christ. We are becoming a more generationally-balanced church as the 25-year trend of getting older has been reversed here in the last 5-6 years and Rose Hill Church is growing in the area of reaching families with kids and other young adults. We're not perfect at it, and we still have work to do; but there is definite progress and it's a rare trend in long-established churches like ours. Your participation in the life of this church, including wise financial stewardship, is absolutely making a difference in people's lives, in the future of Rose Hill, and the ability of this church to impact the Eastside with the Good News of Jesus.

Later this week you will receive a letter from me in the mail accompanying a pledge card inviting you to give thanks to God and participate in the mission and ministry of Rose Hill through a generous financial pledge for next year. Please take a few minutes to read that letter, and then prayerfully consider how you might support the mission and ministry God is leading us in here at Rose Hill. Your pledge and your financial support is making a huge difference, and I have no doubt that will continue to be true next year. We will bring those pledge cards back to church in worship in two weeks, on November 17th.

So don't let money be what you live for. It's folly to do so, and we don't need

to fall in the traps and re-learn the lessons that we read of in Ecclesiastes. Instead, let's live wise and Godly lives – including with our finances. Let's use our money purposefully, giving thanks to God for his grace and love. Let's use our money as a part of the abundant and joy-filled life God has given us and as a tool in God's mission of making disciples of Jesus Christ. So let's give to God generously, using our money wisely, just as our God has given generously to us. We are reminded of His generosity in Communion...

ⁱ <https://www.nytimes.com/2014/01/19/opinion/sunday/for-the-love-of-money.html>