

Honest Financial Advice

8.16.26

Message 6

Ecclesiastes 5:8–20 (CSB)

THE REALITIES OF WEALTH

⁸ If you see oppression of the poor and perversion of justice and righteousness in the province, don't be astonished at the situation, because one official protects another official, and higher officials protect them. ⁹ The profit from the land is taken by all; the king is served by the field.

¹⁰ The one who loves silver is never satisfied with silver, and whoever loves wealth is never satisfied with income. This too is futile. ¹¹ When good things increase, the ones who consume them multiply; what, then, is the profit to the owner, except to gaze at them with his eyes? ¹² The sleep of the worker is sweet, whether he eats little or much, but the abundance of the rich permits him no sleep.

¹³ There is a sickening tragedy I have seen under the sun: wealth kept by its owner to his harm.

¹⁴ That wealth was lost in a bad venture, so when he fathered a son, he was empty-handed. ¹⁵ As he came from his mother's womb, so he will go again, naked as he came; he will take nothing for his efforts that he can carry in his hands. ¹⁶ This too is a sickening tragedy: exactly as he comes, so he will go. What does the one gain who struggles for the wind? ¹⁷ What is more, he eats in darkness all his days, with much frustration, sickness, and anger.

¹⁸ Here is what I have seen to be good: It is appropriate to eat, drink, and experience good in all the labor one does under the sun during the few days of his life God has given him, because that is his reward. ¹⁹ Furthermore, everyone to whom God has given riches and wealth, he has also allowed him to enjoy them, take his reward, and rejoice in his labor. This is a gift of God, ²⁰ for he does not often consider the days of his life because God keeps him occupied with the joy of his heart.

Ecclesiastes 6:1–12 (CSB)

Here is a tragedy I have observed under the sun, and it weighs heavily on humanity: ² God gives a person riches, wealth, and honor so that he lacks nothing of all he desires for himself, but God does not allow him to enjoy them. Instead, a stranger will enjoy them. This is futile and a sickening tragedy. ³ A man may father a hundred children and live many years. No matter how long he lives, if he is not satisfied by good things and does not even have a proper burial, I say that a stillborn child is better off than he. ⁴ For he comes in futility and he goes in darkness, and

his name is shrouded in darkness. ⁵ Though a stillborn child does not see the sun and is not conscious, it has more rest than he. ⁶ And if a person lives a thousand years twice, but does not experience happiness, do not both go to the same place?

⁷ All of a person's labor is for his stomach,

yet the appetite is never satisfied.

⁸ What advantage then does the wise person have over the fool? What advantage is there for the poor person who knows how to conduct himself before others? ⁹ Better what the eyes see than wandering desire. This too is futile and a pursuit of the wind.

¹⁰ Whatever exists was given its name long ago, and it is known what mankind is. But he is not able to contend with the one stronger than he. ¹¹ For when there are many words, they increase futility. What is the advantage for mankind? ¹² For who knows what is good for anyone in life, in the few days of his futile life that he spends like a shadow? Who can tell anyone what will happen after him under the sun?

Honest About Finances

A. Would you rather take financial advice from a really rich person or a really poor person?

1. Does it matter how that person became rich? If she inherited it all, would that change your opinion?
2. What if the really poor person had a tragic story and was poor because of a series of tragedies, none of which was their own fault?
3. Maybe you are the type of person who has never openly talked about wealth and money.

B. One of the many things I love about the younger generation, mine included, is we are really transparent about money.

1. Used to, people never talked about money, politics, or religion.
2. But today, many of us talk openly about these very things.
3. Wealth and money are not as taboo as it used to be.
4. In fact, there are countless hours of content online of people openly discussing how much debt they have and poor financial decisions.

5. As a church, I feel that we are open about finances, everything from the expenses to how much we are able to give away.

C. Solomon was the richest man in the world at the time.

1. In these passages, he gives us some honest perspective on finances.
2. But far from being a plan on how to get rich or even enjoy life, he exposes how wealth does not provide meaning to life.
3. Most of us all would agree that more money would make our lives easier; but more money will not make our lives more meaningful.

What does wealth and money actually do if it doesn't give us more meaning?

Money exposes injustice.

⁸ If you see oppression of the poor and perversion of justice and righteousness in the province, don't be astonished at the situation, because one official protects another official, and higher officials protect them. ⁹ The profit from the land is taken by all; the king is served by the field.

A. Notice, I did not say money or wealth creates injustice.

1. Instead, money and wealth reveal what is truly in us:
2. We are all full of oppression and perversion.
3. Jesus said it like this: Mark 7:21–23 (CSB)
²¹ For from within, out of people's hearts, come evil thoughts, sexual immoralities, thefts, murders, ²² adulteries, greed, evil actions, deceit, self-indulgence, envy, slander, pride, and foolishness. ²³ All these evil things come from within and defile a person.”
4. Wealth reveals what is in us and gives us the opportunity to act in our sinful desires.

B. Why does this matter?

1. If we say wealth creates injustice, we will govern and rule in such a way that we ensure no one has any money or wealth.
2. This is where socialism fits.
3. Money creates injustice; therefore, to fix the injustice, we remove the financial motivation.
4. I do want to say that wealth is used for evil purposes.

5. Solomon knew this full well.

C. But Solomon knows that wealth isn't the source of the problem.

Ecc. 5:10 The one who loves silver is never satisfied with silver, and whoever loves wealth is never satisfied with income. This too is futile. ¹¹ When good things increase, the ones who consume them multiply; what, then, is the profit to the owner, except to gaze at them with his eyes?

1. Solomon is right: we are never satisfied no matter how much we have.

2. Everything is never enough, and that is especially true when our hearts are set on wealth.

3. He declares: This is futile, meaningless, vanity, Hevel.

D. The Apostle Paul takes it to a level that Solomon's wisdom couldn't.

1. 1 Timothy 6:9–10 (CSB)

⁹ But those who want to be rich fall into temptation, a trap, and many foolish and harmful desires, which plunge people into ruin and destruction. ¹⁰ For the love of money is a root of all kinds of evil, and by craving it, some have wandered away from the faith and pierced themselves with many griefs.

2. The writer of Hebrews said it like this:

Hebrews 13:5 (CSB) ⁵ Keep your life free from the love of money. Be satisfied with what you have, for he himself has said, **I will never leave you or abandon you.**

E. Money does not have the power to give our lives meaning.

1. True meaning and purpose is only found in a relationship with Jesus.

2. The Law of Diminishing Returns is true: It always takes more to satisfy us.

3. Our desire has no limits.

4. Everything is never enough.

5. Satisfaction and contentment can only be found in a relationship with Jesus.

Life and Death leave us naked.

A. You've probably heard the phrase, "Naked you come into the world and naked you return."

1. This is true.
2. You didn't bring anything with you, and you can't take it with you.
3. This leads Solomon to conclude in verse 18-20:

¹⁸ Here is what I have seen to be good: It is appropriate to eat, drink, and experience good in all the labor one does under the sun during the few days of his life God has given him, because that is his reward. ¹⁹ Furthermore, everyone to whom God has given riches and wealth, he has also allowed him to enjoy them, take his reward, and rejoice in his labor. This is a gift of God, ²⁰ for he does not often consider the days of his life because God keeps him occupied with the joy of his heart.

B. It is good for us to enjoy this life.

1. God did not create us for us to be miserable every day.
2. Enjoyment and fun are gifts from God.

C. But Solomon stops short.

1. He says our reward is to eat, drink, and to have a good time.
2. Because, after you die, there is nothing else.
3. So enjoy your reward, and be happy as long as you can, because eternity is uncertain.

D. This kind of living is short-sighted and destructive.

1. When we forget we were made for eternity, we stop living for eternity.
2. When we do not believe there is a heaven, we don't care about heavenly rewards.
3. And when we don't care about heavenly rewards, we ignore that there are also eternal consequences.

E. I want to encourage you to enjoy today while looking forward to eternity.

1. The joys of today point us toward an eternity that is of unspeakable joy.
2. The sufferings of today will be overshadowed by the glory of tomorrow for those who love Jesus.

3. The wealth of today, and its privilege, will disappear for those who live unrighteously and unjustly.
4. Your reward is more than what you receive here on earth.

Is there any advantage to being human?

A. Solomon ends these chapters with a different question: What happens to us after we die?

1. Is there any advantage to being rich? No.
2. Is there any advantage to being poor? No.
3. For Solomon, he proposes that it is better to be stillborn, because at least your life isn't full of trouble.

B. What does it mean to be human?

- **Biologist:** A human is a living organism belonging to the species *Homo sapiens*.
- **Chemist:** A human is a complex, self-organizing chemical system composed primarily of water and carbon-based molecules.
- **Physicist:** A human is an organized collection of matter and energy governed by physical laws.
- **Neuroscientist:** A human is a conscious organism whose brain generates perception, thought, emotion, and behavior.
- **Psychologist:** A human is a thinking, feeling, learning, and socially shaped individual.
- **Sociologist:** A human is a person whose identity and behavior are profoundly shaped by social relationships and institutions.
- **Anthropologist:** A human is a biological and cultural being shaped by both evolution and learned ways of life.
- **Philosopher:** A human is a self-aware being capable of questioning existence, meaning, and the nature of the self.
- **Existentialist:** A human is a conscious being who must create or choose meaning in an inherently uncertain existence.
- **Economist:** A human is an agent who makes choices under conditions of limited resources and competing wants.
- **Legal scholar:** A human is a person recognized as possessing rights, responsibilities, and legal standing.
- **AI researcher:** A human is a biological agent capable of intelligence, learning, language, emotion, and intentional action.
- **Poet:** A human is a fragile creature that experiences, remembers, loves, suffers, and searches for meaning.¹

¹ ChatGPT prompt: define "human" from various perspectives in a short sentence or less. For example human to a biologist is...human as a chemist is....human as a philosopher is...

C. I think Solomon would agree with this.

1. He explored it all.
2. He understood it all.
3. Factually speaking, none of the answers above are wrong.
4. But they are incomplete.

D. What does God say about what it means to be human?

1. First, we are created in the image of God.

Genesis 1:25–27 (CSB)

²⁵ So God made the wildlife of the earth according to their kinds, the livestock according to their kinds, and all the creatures that crawl on the ground according to their kinds. And God saw that it was good.

²⁶ Then God said, “Let us make man in our image, according to our likeness. They will rule the fish of the sea, the birds of the sky, the livestock, the whole earth, and the creatures that crawl on the earth.”

²⁷ So God created man in his own image;

he created him in the image of God;

he created them male and female.

- a. The uniqueness of humanity is that we are created in the image of God.²
 - b. To be human is to be a mirror and ambassador of God here on Earth.
2. Second, To be human is to be uniquely loved by God.

a. Jesus illustrates this and brings Solomon into the conversation.

b. Jesus said:

Luke 12:27–28 (CSB)

²⁷ “Consider how the wildflowers grow: They don’t labor or spin thread. Yet I tell you, not even Solomon in all his splendor was adorned like one of these. ²⁸ If that’s how God clothes the grass, which is in the field today and is

² See: Anthony A. Hoekema, *Created in God’s Image* (Grand Rapids, MI; Cambridge, U.K.: William B. Eerdmans Publishing Company, 1994), 66.

thrown into the furnace tomorrow, how much more will he do for you—you of little faith?

- c. God loves His Creation, and He loves you the most.
- d. All the other definitions of humanity don't consider this.
- e. Even Solomon doesn't grasp that life isn't futile, meaningless, and a zero-sum game.
- f. It doesn't matter who gets your stuff, or how much stuff you accumulated.
- g. What matters is knowing that God loves you.

3. Third, to be human is to help those who are oppressed.

- a. This goes back to our first verses.
- b. Solomon saw the oppression and said that was a pity.
- c. Jesus saw the oppression and went out among the people to heal, deliver, and set free.
- d. Wealth permits us to avoid some suffering, but the love of God compels us toward the suffering.
- e. God expects us to be generous and loving, not hoarding everything for ourselves.

Reflection

A. If you keep telling yourself your life will be if you only had more of something, you are heading down the wrong road.

- 1. More money, more sex, more time off, more, more, more.
- 2. These are all good things, but they cannot and will not satisfy.
- 3. Wealth, pleasure, and comfort always leave us wanting more.
- 4. It's like Chinese food: it satisfies just long enough for you to pay the bill but not long enough to keep you full all day long.
- 5. All of these other things promise satisfaction and leave us empty.
- 6. Jesus truly satisfies.

B. Real meaning is found only in Jesus.

1. We like the other things because they are measurable.
2. But only Jesus satisfies us and gives us true meaning.

C. This life is only part of the meaning of life.

1. When we live solely for this world, we miss out on the good that God has prepared for us.
2. Don't just live for today.
3. Live for eternity.