

## Who wants to be a millionaire?

### Ecclesiastes 5

Money money money! Must be funny in a rich man's world, All the things I could dooooo, if I had a little money!

We're thinking today about money...

What would you do if you won the lottery?

Wouldn't it be fantastic? Just think, the house... The car... the fun... the friends... I think...

Do you ever wish you had just a little bit more money?

A survey done a few years back found that on average people thought they would be really happy if they just had 25% more. Not huge amounts, but just 25% more.

In today's passage, the teacher, who wrote Ecclesiastes, turns to address wealth and money – is there meaning in that, is there eternal value, is there point, is that what we should live for? After all, everyone is seeking it!

Ecclesiastes is a wisdom book and it's written so that we might be wise in how we live. And how desperately our world needs wisdom with money doesn't it?

But I wonder, what would you expect God to say about money?

Some people think that the Bible is really *anti-money*, have you heard the saying "money is the root of all evil"?

That saying actually comes from the Bible!

But, it's a *misquotation*!

1 Timothy 6:10 says "the **love** of money is a root of **all kinds** of evil"

Now, that's a pretty bad misquotation, it changes the meaning really quite a lot.

The *love* of money, not just money, is a root of all *kinds* of evil.

So we need to be wise.

And we're going to follow through this passage under 3 headings.

1) It's bad to be wealthy

2) Be wise

3) It's good to be wealthy

But follow along with me as we first see, it's bad to be wealthy.

Remember what we are trying to undermine: the love of money, that love in your heart.

Don't love money, because

**V10 you'll never have enough**

"Whoever loves money never has enough;

whoever loves wealth is never satisfied with their income"

I said earlier about that survey, that people want just 25% more.

If you did win the lottery and you bought a new house, with so many more rooms, suddenly you find you need to start paying a cleaner!

You find your old car doesn't quite look right on the drive, and doesn't fit in with this new neighbourhood.

The people you now start to meet talk about a completely different kind of holiday and you find everything is suddenly much more expensive – you'll never have enough.

It's like the rice chessboard, you know this? One of the first square you put a grain of rice, 2 on the 2<sup>nd</sup>, four on the eight and double and double and double, and d'you know it happens? There isn't enough rice on earth to put on the final square of the chessboard – there are barely that many atoms in the universe!

What starts off so small, just a little bit more – never gets there, there's never enough.

You'll never have enough – this isn't a new idea! The *romans* had a saying – “money is like seawater – the more of it you drink the thirstier you become.”

Be warned, watch your heart, it's bad to be wealthy, you'll never have enough.

But there's more, **V11 don't hoard**

“As goods increase, so do those who consume them.

And what benefit are they to the owners, except to feast their eyes on them?”

I'll never forget walking into someone's house where it seemed he just couldn't throw things away. There was a small winding path through all the stuff as we made our way into the living room. He cleared a chair for me to sit on and we sat and began to talk.

I could see computers stacked on computer stacked on computer!

I mean, it was extraordinary! There was stuff everywhere.

It was as if he'd lived by that famous motto “Ooh, that might come in useful, I can't throw *that* away”

What were those four old computers doing?

In the words of verse 11 “what benefit are they to the owners, except to feast their eyes on them”

I can think of someone else close to me, who when his parents died inherited boxes and boxes of stuff.

So much of it was old memorabilia, letters and so forth, he just couldn't throw it away without checking everything – and has spent years and years doing exactly that!

I look on, and I have said to him “you've wasted so much time, it's taken over”

Don't hoard! Pass on your old mobile phone to someone who can use it. Take those clothes to the charity shop. Having more stuff doesn't make us happy, and ironically, having less clutter and tidier homes does!

But there's more, it's bad to be wealthy, because

**V12 it will steal your peace**

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

It's very simple, if you don't have anything, then no one can steal from you. But if you have loads of precious things then you have loads to lose. And it's really hard to watch them all carefully!

You can imagine can't you, the rich person lying in bed at night worrying about all their stuff!

Tom ford – turned Gucci into multi-billion dollar business.

Asked what he most valued, he said “what I most value is sleep, I exercise every day, I do yoga, I've got a trainer, I've got just the right mattress and just the right air conditioning, but I still can't sleep. I go through 2 or 3 days with just an hour's sleep a night”

The journalist who interviewed him said:

“In this overworked, money-obsessed culture, Tom Ford must be only one of thousands dreaming of the unpurchaseable luxury of a good night's sleep”

Our culture says the opposite, but it's bad to be wealthy, it steals your Peace!

And sleep is only one way, one example of this.

So, you buy that new property, when you rent it out you need to look after the tenants, maintain everything properly, make sure you have insurance – and now you've got two houses (or three houses) worth of problems to fix each time things break or go wrong, which eventually they always do.

It will steal your peace.

But there's even more: it's bad to be wealthy because, **v13 it can hurt you”**

“I have seen a grievous evil under the sun:

wealth hoarded *to the harm of its owners”*

And I think this is where we could be genuinely surprised.

We don't think it will hurt us – we don't think it will change anything – we certainly don't treat it as something dangerous.

If someone brought drugs or weapons into our lives we know they can hurt us - but we don't think that way about money.

But listen to Sandra Hayes, in 2006 she won over £20 million.

"I had to endure the greed and the need that people have, trying to get you to release your money to them,”

“That caused a lot of emotional pain. These are people who you've loved deep down, and they're turning into vampires trying to suck the life out of me.”

Or Donna Mikkin, who won over £30 million and said:

“My life was hijacked by the lottery”

I had loads of money, but I was emotionally bankrupt.

“Most of us think that winning the lottery is the ultimate fulfilment. But I found that wasn't the case,”

Before, I would have considered myself a “happy person”, but after we won my inner dialogue was manic. I became more concerned about how I was being judged and perceived, not realizing I was the one doing the judging in the first place,”

“If you asked me, my life was hijacked by the lottery.”

And the strangest thing is I'm sure there are some people who listen to that and think “I'd be different, I'd be careful, it wouldn't hurt me” hear the warning:

It's bad to be wealthy because it can hurt you

**Now, he says even more:**

V14-15 you can lose it, fail to pass it on to your kids, and ultimately you can't take it with you!

"Everyone comes naked from their mother's womb" [he says]

and as everyone comes, so they depart. They take nothing from their toil, that they can carry in their hands."

The funeral service says "we brought nothing into this world, we take nothing out"

It is of no real value: that's the warning:

You'll never have enough, don't hoard, it will steal your peace, it can hurt you, and 'you can't keep it'

Yet, I'm not sure if we really believe it.

Before I became a Christian, my ambition was to earn over £100,000 a year. I grew up in London and my maths is good enough to take me into investment banking – that was my plan. Wonderfully the Lord rescued me from that, and from a way of thinking that was all focused on money.

But I still see that old attitude to money within myself:

You should see how many of those jiffy bag envelopes I've kept so that I don't need to buy them when I want to post stuff! They're so expensive! You should see how many bags of crisps or packets of cereal we stock up on when they're on special offer – not to mention the discount yellow stickers!

I really struggle to spend money, I'm always looking for a cheaper way to do things, and sometimes it gets silly.

Are you like that?

We need to believe this warning, we need to hear the teacher "it's bad to be wealthy"

Why do you work two jobs, or do those extra hours, and end up seeing so much less of your family? Why do you constantly pursue those home improvements, another one and another one and another one? Why don't you buy that cheaper car so that you can give an extra thousand pounds to a church this year? So often there something in our hearts that stops us.

But the teacher doesn't just want to warn us, he wants to direct our hearts. He believes and trusts in God, and he has some wisdom to share with us.

And our second point today is this: **be wise**

Look down at v18 "This is what I have observed to be good:

That it *is* appropriate for a person to eat, to drink and to find satisfaction in their toilsome labour under the sun, during the few days of life God has given them—for this is their lot.

<sup>19</sup>Moreover, when God gives someone wealth and possessions,

**and** the ability to enjoy them, *to accept their lot* and be happy in their toil—this is a gift of God."

The gift of God this time, isn't to have lots of wealth and possessions: he says it in two bits

- 1) To **enjoy** the wealth and possessions God has given you
- 2) To accept your 'lot' in life

If I put it into my own words, I would say "look at what you've got and be pleased, don't look at what others have and be jealous"

He sees people who have loads and don't enjoy it. Yet also those with so little, who really enjoy it – who are happy, and full of thanks to God. That's what he says, is being wise. And I want to challenge us to really embrace this; do you wish you thought this way? You wish your heart had this kind of wisdom in it?

I hope so, so I want to suggest you pray a particular prayer:

It comes from Proverbs 30:8-9

Give me neither poverty nor riches,  
but give me only my daily bread.

<sup>9</sup>Otherwise, I may have too *much* and disown you  
and say, 'Who is the LORD?'

Or I may become poor and steal,  
and so *dishonor* the name of my God.

Our society is essentially materialistic. Many people believe that all there is: are material things. "He who dies with the most toys wins"

So people want stuff, and with it, status.

But as Christians, we *know* that there *is* more, and we understand why stuff never satisfies.

So can you pray this prayer? From deep down in your heart can you ask God not to give you too much? Ask him not to give you something if it would take you further from him.

Ask him to give you enough for each day: your daily bread – but no more?

Give me neither poverty nor riches, but give me only my daily bread. <sup>9</sup>Otherwise, I may have too *much* [or too little]

If you want to pray that to God now, he can see your heart, and he knows if you're thinking, "yes Lord, that's what I really want – it's hard but I know it's best, give me that"

That's being wise, and that brings joy. But that's not the last thing we need to say.

Because we need to look at a couple of things from the New Testament, and see that finally: **it's good to be wealthy**

I'm going to show you two verses, and the first one tells us **what** true wealth really is: *Hebrews 13:5 "Keep your life free from love of money, and be content with what you have, for he has said "I will never leave you nor forsake you"*

Do you see what this is saying? (Reread)

He starts by talking about our hearts, and the love money: which is so dangerous – we talked about that.

He talks about being content with what you have, and we've talked about that – but he explains *why* we can.

Be content, because God has said "I will never leave you nor forsake you"

We can be content because we already have the most precious thing in the world: God. Is he a treasure to you?

Do you remember: Jesus told that story about the treasure hidden in the field – the man sold everything to get hold of it because it was so precious. That's God!

The Bible never calls us to stop doing something, without taking something up in its place.

I said that before I was a Christian I wanted to be really rich – now I'm a Christian and I don't. Why? Because money is less important to me *and God is more important to me*. I want to be close to him, to know his ways, and to live for him.

Money doesn't satisfy, and hurts you, but knowing God does satisfy.

That's what real wealth is, knowing God through Jesus Christ.

But perhaps you're thinking that sounds lovely, but are those two things really relevant to each other? Does my spiritual life really interact with my wallet/my money (and my desire for money?)

Well listen to our second verse from the NT, look at the language it uses:

2 Corinthians 8:9

*"You know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you through his poverty might become rich."*

Do you see, the language of *rich and poor* is used.

Jesus is described as rich – he was in heaven, he had everything, he had every comfort – he had contentment!

If you trust him, then he made a great journey for you. He left the wealth and riches of heaven, and all its comfort, he became poor – born a human baby, in a stable. He gave himself, ultimately, to a criminal's death, on a cross.

He did that so that we could receive a generous free gift.

We start poor, but if we receive his gift, we can be wealthy beyond compare!

Our future life will be in heaven with him, in all the comfort and Joy which Jesus left, and now returned to.

Even our life now, is filled with every spiritual blessing in Christ. We're family with God. He loves us, and through Jesus' death sees us as perfect. He sends his spirit to live in us and with us, helping us every day to live for him.

That is true wealth.

So, when this verse uses language of rich and poor, when we think of ourselves, and how good it is to be wealthy... this verse isn't just using financial language to communicate to us the wonder of God's free gift to us. It's not a metaphor, it's not a parallel with money.

It's doing more than that.

It's asking us to rethink what poverty and wealth are. To rethink what it means to be rich.

Not to think in simply financial terms, but instead to think spiritually.

You can have no money in the bank and yet be wealthy; you can have no assets to your name, no retirement fund, and yet be stinking rich.

The wealth we should want, the wealth which doesn't hurt us, the wealth that's good, is the wealth that Jesus himself gave up, and gave to us who follow him.

If you've really understood the gospel message, the message we remember each week we gather, as we celebrate God's love and kindness to those who follow him – well, rightly understood, you'll see how, spiritually speaking, a Christian is like someone who has won the lottery.

Except, the wealth that we receive does no harm like money does, it's only good for our hearts, not dangerous, and it's not limited to just one or two people who can win.

--Anyone who comes to Jesus, will receive spiritual wealth.

So my longing for you, having seen this passage, is that you won't simply pursue money and material things in this world;

Giving your time to all the things you need to do, to gain more and more stuff.

But that you'd pursue God, give your time to him, to serving him, to knowing him, to drawing your daily 'cash' out from him – because he is the wealth we long for.

And that because you do that – your money, well, you'll treat it as what it really is, just another thing amongst the many which God gives you, which you're supposed to use for his kingdom and according to his ways.

If you haven't thought about it recently, look over your giving to the work of this church – which is your local family of God.

And look at the way you spend your money.

Not because *money* is really important, but because your heart is, and it's a great way of knowing what's in your heart.

How do you treat it, how do you spend it, how do you use it?