

**Text: Ecclesiastes 5:10-20 (NIV)**

<sup>10</sup> Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless. <sup>11</sup> As goods increase, so do those who consume them. And what benefit are they to the owner except to feast his eyes on them? <sup>12</sup> The sleep of a laborer is sweet, whether he eats little or much, but the abundance of a rich man permits him no sleep. <sup>13</sup> I have seen a grievous evil under the sun: wealth hoarded to the harm of its owner, <sup>14</sup> or wealth lost through some misfortune, so that when he has a son there is nothing left for him. <sup>15</sup> Naked a man comes from his mother's womb, and as he comes, so he departs. He takes nothing from his labor that he can carry in his hand. <sup>16</sup> This too is a grievous evil: As a man comes, so he departs, and what does he gain, since he toils for the wind? <sup>17</sup> All his days he eats in darkness, with great frustration, affliction and anger. <sup>18</sup> Then I realized that it is good and proper for a man to eat and drink, and to find satisfaction in his toilsome labor under the sun during the few days of life God has given him—for this is his lot. <sup>19</sup> Moreover, when God gives any man wealth and possessions, and enables him to enjoy them, to accept his lot and be happy in his work—this is a gift of God. <sup>20</sup> He seldom reflects on the days of his life, because God keeps him occupied with gladness of heart.

***Theme: The Christian Attitude with Regard to Wealth***

It might seem strange to have a sermon on wealth in the middle of a recession. Many people have lost their jobs. Others have had seen benefits or wages cut. Churches and our Lutheran Schools are also not immune to the recession. Our income is down \$8,000 from a year ago. Our seminary in St. Louis had to cut their budget 25% this year because their investments lost so much money. Our high schools have also not been immune to the changes over the past year.

But when you think about it, we are anything but poor. Vicar Gui helped to give me some perspective a while ago. I once asked him whether the people of his congregation were poor. He said that it's a matter of perspective. In this country many of them would be considered poor, but then he said that you never see overweight poor people in Africa. Even the poor among us have better living conditions than the general population in other parts of the world.

One way that we can see how our wealth has increased is to look at how homes and garages have grown. Homes built in the 1950's generally have one bathroom and a one car garage. Today two bathrooms and a two car garage is often not big enough. We have been blessed with so much wealth that as the next generation passes on we will have the greatest transfer of wealth in the history of our nation.

The book of Ecclesiastes tells us a lot about the Christian attitude with regard to the wealth that God has given to us. That is what we will look at this morning.

I. Wealth is something that we do not love as Christians.

There are many admonitions with regard to that in the Bible. This whole section is encouraging us not to set our hearts on our wealth and the things of the world, but there are other places where the Bible speaks on this. In 1 Timothy 6:9-10 Paul writes, *"People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil."* In the sermon on the Mount Jesus said, *"Do not store up for yourselves treasures on earth where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal for where your treasure is,*

*there your heart will be also... You cannot serve both God and wealth.” (Mt 6:19-21,24)* That is a big temptation for us today. We see so many great things around us, which we would like to have, cars, big screen tv’s, the newest ipod, and so many other things.

Why shouldn’t we love money and wealth? These verses give several reasons.

**We will never have enough.** It says in verse 10, *“He who loves money will not be satisfied with money, nor he who loves wealth with his income; this is also vanity.”* We would say, “The more you make, the more you spend.” We never seem to have enough. If we make \$30,000 a year, we would love to have \$40,000. If we earn a million, I’m sure that there would still be things that we would love to have, but still can’t afford. Worldly wealth is something that never satisfies when our hearts are set on it. We always want more.

**When worldly wealth increases, so do the people who want a slice of our pie.** -It says in verse 11, *“When goods increase, they increase who eat them, and what advantage has their owner but to see them with his eyes?”* When you make more, the government takes more in taxes. There are also friends and relatives that keep coming and asking for help. You get a target on your back. A number of years ago, I read a story in the *Detroit News*, which looked back at the first ten years of the Michigan lottery. The 10 biggest winners were interviewed. Every one of them said that it ruined their life. One of the reasons was that suddenly everyone was coming out of the woodwork asking for money. As Christians do want to be generous with what God gives to us, but that generosity is often taken advantage of, and when our hearts are set on our riches, any generosity is a burden.

**They can be lost.** It says in verse 14, *“Those riches were lost in a bad venture.”* I once made an investment that was not a good idea. I am still waiting for it to return after many years to what I invested. Many people have seen their homes decline in value. Our cars depreciate. People break into homes and steal things. I recently heard a woman from a nice Detroit suburb say how they did everything right. She and her husband got a college education. They got good jobs and built a nice home. They never got themselves over their heads in debt. Now they are both without work, and their home is worth hardly anything in what was once a wealthy suburb. If our hearts are set on those riches, we will be devastated when they go down.

**Eventually we will die and leave them to someone else.** It says in verse 15, *“As 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.”* When we die, we can’t take one penny with us. It all goes to someone else. There are even a lot of jokes about this. It is said that you never see a moving truck behind a hearse. My favorite is the man who wanted to be buried with all his money, so his family wrote him a check and placed it in the casket. When we leave this world, we all leave the same. When our last hour comes, will our thoughts be on what we leave behind or will they be on the riches we will soon receive through faith in our Lord Jesus Christ? Will we mourn what we leave behind or look ahead to the inheritance that God has waiting for us? (Eph 1)

**Finally, if our hearts are set on the things of this world, we will find no joy in acquiring them.** It says in verse 17, *“Moreover, all his days he eats in darkness in much vexation and sickness and anger.”* When we live to serve our wealth, work becomes a burden. It becomes the means to get what we want. We hate our job, every minute of it. We begin to look at work as a necessary evil.

II. The Christian attitude, however, is to see our work and the wealth that comes from it as gifts from God.

**Christians are encouraged to enjoy our work.** It says in verse 18, *“What I have seen to be good and fitting is to eat and drink and find enjoyment in all the toil with which God has given him, for this is His lot.”* Work is not a necessary evil. When God created Adam, He gave Him work to do in the garden. The Bible is also clear that those who don’t desire to work should not eat. It was only after the fall into sin, that toil also became associated with work, but in the beginning work was also a good thing.

It is a blessing when we can find enjoyment in our work. We see our work as a part of our calling from God. It is a way that we can serve both God and our neighbor. We might not go to work every morning singing, “Hi, ho!” and we might not come home singing “Hi, Ho!” But it is a blessing when we can say that we have served our customers and our fellow workers. We have accomplished some good through our work this day. Enjoyment of our work is a great blessing from God.

**We are also encouraged to be thankful for all the blessings that God gives to us through our work.** It says in verse 19, *“Everyone also to whom God has given wealth and possession and power to enjoy them, and to accept his lot and rejoice in his toil, this is a gift from God.”* God’s greatest gift to us is our salvation through Jesus Christ. Earlier we looked at what happens when people love their money and wealth. We all have to confess that there have been times in each of our lives when we have done that. Like the disciples we need to ask, *“Who then can be saved?”* (Mk 10:26) Thanks be to God, Christ has taken this sin also on Himself also. There was no greed in Him, but He paid for our greed, and He even paid for our desire to want something for nothing on the cross. We confess our sin, and thanks be to God. He forgives this sin also.

But we are also thankful for all of God blessings on this earth. He has given each of us abilities. He has given us brains. He has blessed us in so many ways. When He blesses us abundantly in this world, Moses’ words in Deuteronomy 8 also apply to us, *“When you have eaten and are satisfied, praise the Lord your God for the good land He has given you...Remember the LORD you God, for it is He who gives you the ability to produce wealth.”* (Dt 8:10,18) We find joy, even in the things of this world, when we simply recognize them as blessings from God, and we are thankful for them.

The Christian attitude toward wealth and money are not that these things are bad in themselves. It is the love and trust in them, which are sinful. When we love them, we will find that they will eventually disappoint us and fill us with all kinds of griefs. The Christian attitude is to find joy in the work that God has blessed us with, and to be thankful for all the blessings that God has given to us both spiritually and in this world.

May God bless us with that joyful work and give us thankful hearts for all His blessings to us in Christ.

Amen.

**Pastor Don Hougard**  
**Benediction Lutheran Church**  
**Milwaukee, WI**  
**Oct 18, 2009**