



## BELIEVERS CHAPEL

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Lessons from Mike Black

Ecclesiastes 5:10-6:9

Lesson 7 of 16

2007-08

"Wealth Does Not Make One Richer"

TRANSCRIPT

This is our seventh lesson in our study of the book of Ecclesiastes, and I'm going to ask you to turn to two passages and mark them outside of the book of Ecclesiastes before we look at our text tonight. If you would mark Genesis chapter 15; and when we go there, I think it will amplify one portion of our study. And also, if you would mark in the book of Proverbs, Proverbs chapter 18. Genesis 15 and Proverbs 18.

Structure, or determining the structure is a problem throughout the book of Ecclesiastes. Believe me, commentators see the book divided every which way. The clear theme to me that unites chapter 5, beginning in verse 10, which is our lesson tonight, all the way to chapter 6 verse 9, is the subject of wealth. I follow several conservative teachers on that point. Classic exposition would have me, at this time, to read the text. I'm not going to do that. I didn't do it last week, and I came out very well on my time. So I don't want to take this lesson longer than it needs to go since I have a very full lesson tonight. So rather than to read the text we'll start in chapter 5, beginning in verse 10, and I will take just a moment to pray. So let's pray together.

Father, we're very grateful to be together tonight before the Word of God, written by a very powerful mind, to teach us and to instruct us about life under the sun. And we are better for listening to his insight and his instruction and his observation. Thank you for bringing him to us. And thank you for the help that this book gives us as Christians to see the 'sham and shadow' of what the world calls valuable and

appropriate and good and stable. Thank you that our writer has told us it's all a mirage. And so with the help of other passages and teachers from the New Testament, we can better our ability to run that race that's set before us, fixing our eyes upon Christ, and living for Him. And it is to that end that we come together to both better ourselves in living this life under the sun, and to glorify You with that life. And it is to that end that we're together.

Bless Believers Chapel, the elders, the deacons, and the gifted teachers that are here. Thank you, Lord, for the wonderful testimony that You have raised up through this church throughout this city and throughout the world, as a result of the Word of God being taught here in this place.

Now bless us this hour. Instruct us through your Word, by the power of the Spirit, that we might all come away with a skill to live life better. And we would ask this in the name of Jesus, our Savior. Amen.

Christmas season is very soon to be upon us. And at that season of the year we have the cable channels always entertain us by Jimmy Stewart's *It's a Wonderful Life*. It's a story, of course, of George Bailey. And if you're familiar with the story, you know that we have the angel Clarence who comes down to help George because, as you might remember, Uncle Billy lost the \$5000 deposit on his way to the bank. Well, he didn't actually lose it; it was stolen by Lionel Barrymore, who plays the villain in the story, Mr. Potter. But the loss of the \$5000 brought George into a great depression; because the Bailey's Savings and Loan was in a dog fight, market-wise, against Mr. Potter who owned most everything.

Well, you recall that Clarence makes his entrance into the story as George is standing on the bridge, staring down into those cold waters. Clarence makes his arrival by diving in, and then screaming for help. George, who is always the hero, jumps in to save him. And then the next scene, when they're both sitting next to a pot belly stove and drying off, Clarence informs George that he's his guardian angel: He's come to help him. So, George asks, "Well, you wouldn't happen to have \$5000 on you?" And

Clarence, pointing up, said, "Oh, where I'm from, up there, we don't need money." And George replies, "Well, that may be the case, but it works pretty good on things down here." And that's what we're talking about, things down here, 'under the sun'.

That is specifically our topic tonight, the things that 'work pretty good down here': Money. Gold. Treasure. Hard cold cash. In this section, and on into the next chapter, our 'man with the powerful mind' will give us his thoughts on the subject of money and wealth. And so, for all of us, let's draw near with our ears since we have one better than Warren Buffett to tell us the value of money.

Beginning in verse 10 he leads off with a proverb, expressing, to our surprise, that wealth delivers craving. Matter of fact, he is going to give us three points on how it affects us in the next three verses. Let's notice. He says, "Whoever loves money never has money enough; whoever loves wealth is never satisfied with their income." So what is 'financial security' for the man who loves money? And the answer: There 'never is enough'. The more money he makes, the more he wants to make. He may have more money than he can spend in three or four lifetimes, and you ask him, "Why are you so driven about money?" And he can't tell you. So here's the first reason wealth doesn't bring what we thought it would. The craving that it creates.

Verse 11. Here's his second reason. Wealth delivers instability. 'As one's means increase, so do the bills.' Here's an illustration. A young man walks into a boxing ring and he doesn't have a chance. He's 'gonna fight the champ'. But in the middle of the third round he gets in a lucky left hook; and down goes the champ. To our surprise, the flashbulbs go off and the champ doesn't get up! And we have a new champion. The next time we see this guy, he's got an entourage. All these handlers around him while he is making his way into the ring. And then he ends up broke. And where are his handlers? Well, they're all gone. That's verse 11: Instability.

The third reason (vs12): People with means really don't sleep very well. Insomnia is the result of worry or indigestion. And the irony that the laborer, who has no comparable lifestyle to the rich; well, he sleeps like a baby: Soundly. Now the rich can't sleep because, you see, they've got all their assets to think about. All their money,

someplace, is at risk somewhere. He has all these responsibilities. He has those things that the laborer never even gives a second thought about. Pledges to financial institutions. Lines of credit. Insurance for employees. Funding for their retirement plans. Taxes, both state and local. Cash flows for a growing business. Planning for next year. It all adds up. Wealth entails anxiety and care. Thus, the insomnia from wealth.

So, in verses 13 and 14, here is the problem that entails riches: They're not permanent. They can be lost through some unspecified misfortune. Here's a man who loses all his money in a single blow, leaving his family destitute. And you think, “That can't possibly happen, can it?” Well, let's consider the Bible. How about Job? All that trouble came upon him in one single day. That's not speculation. That's not risk. That's the Bible. That which was toiled over, that which was worried over, like a fine piece of china dropped and shattered into a thousand different pieces; and now gone. That's wealth. So all that money “*horded*” (vs13), and guarded with anxiety and care: But never was used. And now the inability to pass that wealth to the next generation. His strong point here is that wealth proves no advantage to the person who at least has it temporarily.

Verse 15. Here's a simple visual image that we can all understand: A naked child. And now the uncertainty of death also adds to the equation. Note your NIV translation of the word ‘*departs*’. That means death. We shall all go out in this life as naked as we arrived. If you started poor, worked hard, and as the late John Houseman used to say, “Made it the old-fashioned way, eeeeearned it”, the point from the ‘man with the powerful mind’: You can't take it with you. “He takes nothing (*away*) from his labor that he can carry in his hand” (vs15b).

Verse 16, for the main part, repeats the same emphasis of verse 15. Humans depart life as they entered life. He asks the rhetorical question (expecting a negative answer) ‘There is no profit?’. In your NIV the word ‘*gain*’, remember, has been his theme from the beginning of the book: Ecclesiastes chapter 1 verse 3 he asks, ‘What profit (what gain), is there for a people in their toil that they do under the sun?’ And his answer here is the same as it was in chapter 1 verse 14. He says ‘...it's all meaningless,

and a chasing after the wind’. So wealth is problematic in that it's hard to earn; harder to keep in this life: And absolutely impossible to keep in death. Pack all that gold in the pyramids: Won't do you any good.

Verse 17 concludes with an anecdote with a depressing metaphor: ‘People eating in darkness; which is a punishment in itself’. ‘Our Teacher with the powerful mind’ has throughout encouraged us with the simple pleasures of life. You remember, back in chapter 2 in verse 24 he said, ‘A man can do nothing better than to eat and drink and find satisfaction in his work’. This also is his declaration in the very next verse of our chapter: Chapter 5, verse 18, “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...”

But look again at vs 17: He puts in this depressing metaphor to address those living ‘under the sun’ and living for their wealth. They are pictured as alone and blind in their eating. Meaning they really can't enjoy the simple pleasures of life.

I've seen some of these people. It's pathetic. They have fortunes, and they're miserable. I used to have lunch once a month with an elderly geologist in Oklahoma City. He was a wonderful man. Not a Christian, but a very, very good man. I liked his company. I enjoyed him a lot. And I can remember one day I said, "Lou, you look so tired. Are you feeling all right?" And he said, "Well, I can't sleep." "Why?" "Well, I've just been thinking about all my interests." I said, "Lou, you've got to be kidding. You've got more money than Fort Knox. What are you worried about your interests for?" He said, "Well, I just am. I can't sleep. My stomach stays upset. It's just horrible." And there we were. There we were, at the Liberty Tower, at the Petroleum Club, downtown Oklahoma City, surrounded in opulence. White tablecloth. Fine china. And my friend was eating in darkness.

I took him to hear the late James Montgomery Boice preach the gospel. Dr. Boice, on that particular occasion, did such a powerful job. It was like ringing a bell in my ear. It was stimulating. It was forceful. And he was compelling, to say the least, urging all to put their trust in Christ; and Christ alone. And my friend Lou: I took him back to his office and he said he “enjoyed it”. But there was no real response.

These next two verses turn away from wealth, which delivers no meaning or contentment, to that which at least dulls the pain for us, a bit. In vs 18 & 20, the key word here, if you'll notice, is 'God'. Mentioned once in vs 18, twice in vs 19, and once in vs 20. And here is the secret to life in a fallen world: Live that life that He gives you to live and receive it as a gift from Him. The words '*good*' and '*proper*' (vs18), Derek Kidner of Cambridge translates, "a good thing which is beautiful." That's the way we ought to look at life. The life He's giving you.

This, of course, turns your reality into a constant temple: An instant Holy of Holies as you stand in the midst of your children and your grandchildren. They are the 'business' that God has given you.

He gave you an idea. And then suddenly you see this flurry of activity, and all these employees working, contentedly. God gave you the idea. And look what He's done with it. People can provide for their families off your idea. What a blessing! What a blessing!

I think of the elders here that have served so faithfully; Dr. Howard, Mr. Prior, Dr. Mimms, and others, who have been so faithful. And this Chapel has been such a blessing to people over the years. To stand back and to see it; it transforms your day: It transforms your minutes. It can come to you on a beautiful day, or a walk on a golf course, or with your dog. You think of the friends that He provides for you that are much closer than your family members. They love you, not for what you can give them, but they love you unconditionally. They love you because of you!

And the places and events—You remember that often the patriarchs named localities. And they put those localities in their mind as markers for the places that God revealed Himself to them. This is the place (the Chapel) that God revealed Himself to me.

We might go to a place and think about: 'This is the first time I heard God's Word. Or this is the first time when this passage began to make sense to me. This is where I prayed in my darkest hours of my Christian life'. And I now look back and see over my shoulder how God came to me; and He delivered me out of those trying times.

That's what real walking with God is all about. It's transforming your day into a temple and seeing Him at work in your life.

This life 'under the sun', he tells us, is so brief. Notice his words in verse 18. He calls them just a "*few days*". Now I ask you; how many funerals have you attended this year? 'Life' says 'the man with the powerful mind', 'is a gift'.

Verse 19: You want contentment in a discontented world? Then walk closely with the One who gave it to you. Not everyone with wealth can enjoy it. Money is just a substitute for the real thing that the heart desires; and that's a relationship with God. Life 'under the sun' is to be lived with Him and for Him. The word translated 'lot' in verses 18 and 19, is the same word as 'reward' found throughout the book.

I want to give you tonight an insight for further meditation. I want you to hold your spot in Ecclesiastes and I want you to turn over to Genesis chapter 15, to that passage I wanted you to mark and I'm going to give you something to think about. Genesis chapter 15, verse 1 is an incident in the life of our father Abram. The context (notice your words 'after this') refers to the events of chapter 14 when Abram won a mighty victory and for his compensation he took nothing from the King of Sodom. He kept his commitment (see Gen 14:23) and now as a result when he comes to chapter 15, he has nothing to show for it.

But I want you to notice your text, Gen 15:1: "After this, the word of the LORD came to Abram in a vision: Do not be afraid. I am your shield, your very great reward." The word 'reward' here is different than in our 'reward' in Ecclesiastes. Rather, this word meant '*compensation*' in the ancient Near East. It was given by generals to his troops in their campaigns: Mercenary money, if you will. But specifically, here is the thought that ties this event to our 'man with the powerful mind' in Ecclesiastes. 'God Himself', He tells Abram, 'is **better than** any amount of money anywhere, anytime, any- place.' 'I am', said the LORD, 'better; far better than any reward you could ever possibly work for.' Now you just think about that. Just think about it! Life 'under the sun' is to be lived with Him and for Him.

Now back to Ecclesiastes, chapter 5 and verse 19 & 20: His ability to bless your days in fellowship and communion is beyond anything that we could ever do for ourselves. Like tiny Obed on Naomi's lap (Ruth 4:16), His gifts to us are all so absorbing. Such is the grace of God. His love for you keeps you occupied with “gladness of heart” (vs20).

Now, when we come to chapter 6 in verse 1, he says, "I have seen another evil under the sun, and it weighs heavily on men: God gives a man wealth, possessions and honor, so that he lacks nothing his heart desires, but God does not enable him to *enjoy* them, a stranger enjoys them instead..." The key word in these first few verses is the word enjoy. We see it two times in verse 2, once in verse 3, and once in verse 6.

Question: You think you can buy happiness? Think again. Your gifts and brilliance can carry you just so far, and then the reality of life begins to set in. This is another anecdote from our ‘man with the powerful mind’: Wealth just cannot deliver. Notice he calls the situation an ‘evil’ (vs1). A strong moral word used to give us his conclusion at the beginning rather than at the end of a matter. Here is the man who has it all (vs2). He has the car, the boat, and everything behind door number 3; all that Monty Hall and his staff could pack in. He's just outstanding: For all intents and purposes, he has the perfect life. And yet, notice the real zinger here: ‘God, the giver of gifts, gives this man no power to enjoy them’. In a world where cash counts, all that he has bought leaves him flat. Sheryl Crow, one of our contemporary rockers, has put these lyrics together in her song, *Soak Up the Sun*. She says, "It's not having what you want, it's wanting what you've got." No contentment. No ability to enjoy life's advantages. And everyone else has this fantasy that having it all would bring satisfaction.

It is interesting that our ‘man with the powerful mind’ gives us here, in verse 2, the exact opposite of what he said in chapter 5 verse 19. Using similar syntax and vocabulary he wrote back there, ‘...God gives some people wealth and possessions, and enables them to enjoy their gifts’; and here in 6:2, he adds the word “honor” at the end of the verse. But God alone is solely responsible for this negative state of affairs.

And to add injury to insult He says, ‘A stranger will eat it instead.’ The idea of seeking everything but God in life—well, it just leaves you exhausted. That's what it does.

Now verses 3 through 5 expands upon this theme. It's not just the abundance of riches that are highlighted, but other chief joys; like children and a long life. And this is what makes this book so hard to understand for he takes exception to the common Old Testament teaching.

Common Old Testament theology is that a blessed man has a long life, and many, many children. Notice here (vs3), he says that ‘...he finds it more conceivable that a person may be blessed with abundant offspring and a long life, and still be miserable. So miserable that even a stillborn baby has a better life than this one’.

Now the difficulty with this present verse (vs3) are the words, "...and does not even get a proper burial...". It's amazing to see what the different teachers say about this verse. Many change the translations to render various interpretations. I even consulted with Mr. Duncan, himself. And we both concurred that the original text is the safest place to stay. So we understand the phrase to mean, even if someone has all the trappings of a happy life, he may very well be miserable, and his dead body may be treated in a horrible fashion. Now that would be disgraceful in the ancient Near East. So what he is trying to do is to give us an example of the worst kind of treatment, and the worst kind of situation possible. This ties together with a similar idea of what he's told us back in chapter 4 in verse 2. There he said, "I declared that the dead, who had already died, are happier than the living, who are still alive." And now here in 6:4 he expands the description of the stillborn. He comes into life, but has no identity except, perhaps, a name. Now, says our ‘man with the powerful mind’, ‘The stillborn child's fate is much preferred to the life of one whom God has given riches, long life, many children, but no ability to enjoy them.’ Amazing verse. Amazing truth.

Verse 5: ‘Even though the child never saw the sun, or knew anything, he has more rest than does the rich man’. Notice the emphasis on “*darkness*” (vs4). The *darkness* results from the fact that the stillborn never saw the sun, and he says, ‘...did not know’. He never reached consciousness, with the implication that the stillborn never

experiences the hardships and the misery of this present life. The child has rest, unlike the rich man who struggles continuously and is never happy and never has rest. And in verse 6, he even hypothesizes, ‘if someone were to live 2000 years, those years are meaningless,’ he says, ‘if you can't enjoy them’.

Finally, verses 7 through 9, our ‘man with the powerful mind’ observes the life that is seeking meaning and satisfaction through material wealth: ‘Just dive into the cash and you'll find it’. Is that true? In verse 7 he tells us, ‘Don't even try!’ In his proverb here, he sets forth his industrial treadmill, namely: ‘He works to eat; so that he can go on working; so that he can go on eating; so that he can go on working; so that he can go on eating; so he can go on working; so he can go on eating.....—Observe that his mouth is his master. Yet the goal is never reached to fulfill his appetite and the seeking for contentment ‘under the sun’ is never ending. So, this proverb is a reminder that toil, protracted over time, just leaves one dull and frustrated.

Which leads to the logical conclusion of verse 8. If wealth is no real benefit, then what advantage is wisdom? Wisdom, he's told us back in chapter 2 in verse 13, is better than folly. But is the wise man really better off than the fool? One must remember, throughout the Bible, that the wise are the ones who are blessed. And one way that the wise are displayed in this life ‘under the sun’ is with some form of material wealth. And we hear that over and over and over again in Proverbs.

Well then, is the wise man's life the better life? And here is the answer: The advantage of the wise is that he knows that what he has is his gift from God. It's not from himself, and not from his own abilities. That changes everything for him. He knows he's a man responsible and accountable for what he has, because it is a gift. And he is to use that gift in the service of his God.

And a second question; the poor man: What about him? What does he get? What does he get out of this life ‘under the sun’ for his troubles? For he has no advantages without the knowledge that would teach him how to behave and how to advance in this world ‘under the sun’. Perhaps his advancement would make him rich: And then he could just get in line with everybody else that is miserable. You see, as our

lesson closes, this is why the Teacher tells us with endless repetition: 'It's all meaningless. It's just a chasing after the wind'.

The lesson closes with a proverb (vs9) with the endless repetition. This '*better than*' proverb makes the point that 'the sight of the eyes is better than the roving desire'. Here is our same Hebrew word, 'appetite', from verse 7, now translated here 'desire'. The '*desire*', the '*appetite*', can never be fulfilled and therefore it's always roving, always anxiously seeking satisfaction that it cannot simply provide. The general idea is: What is present in hand, what you have now in the providence of God right now, is better than what you may desire in the future. It's similar to 'a bird in hand is better than two in the bush'. And this fits exactly with what wisdom teaches us about wealth.

And that's why I would have you turn to Proverbs, chapter 18. Two proverbs: The first; Proverbs 18:11. 'The rich man's wealth is his fortified city. He imagines it an unscalable wall'. And now our second proverb, Proverbs 18:10: "The name of the LORD is a strong tower; the righteous run to it and are safe." Let's observe the contrast between the two. The rich man's security, if you will observe, is in his imagination. Haven't we heard them say it before: 'Why, he's got it made.' Whereas the righteous' security is in the LORD. The difference between the imagination of the wealthy and the reality of the righteous should always be front and center in our minds when we're thinking about wealth.

Let's think just for a moment about the rich man's 'unscalable wall': It does not keep you from accidents. It does not protect you from old age. It does not guard against illness or disease or death. Whereas, for the righteous, all the provisions of God Himself against everything that would happen to us in life are (underline that word, are) the righteous' safety. You see, what he's telling us is that there are no accidents with Him. The life of the righteous is a sovereign, providentially planned experience! And it's all done for the glory of God. And that is a vast difference between the two.

If you've never heard me speak of my Uncle Milton, you've not heard me teach much of the Bible. My Uncle Milton left me with 'illustrations that fit' from his life. He's a man that did not know Christ. Never was interested. But he was the quintessential

business success. He would have made a wonderful case study at the Harvard Business School. Got out of the Navy after WWII, moved to Burkburnett, Texas, opened a retail store, and there he became a great saver. He set me down once at about 11 y/o with a legal pad and showed me how compound interest worked. You save \$10,000 and you buy a CD. And then, with his pen, he began to draw circle after circle: 'And this CD begins to build interest while you save for the next one. And as you're saving for the next CD, the interest from the first CD comes over and it gets involved in the second CD, et ceria, et ceria. Before long, we had circles all over the page: Compound interest!

He never took vacations. Didn't like to travel. He had his stamp collection and his coin collection. He believed in investing in things that appreciate; like property and antiques, for he was always thinking about value. Well, you would have thought, with his great success, and his amount of money, he'd live forever. But he fell upon bad health about 15 years ago. And my mother's sister called and asked if she would come down and help, because after all, 'we can't afford a nurse'. We couldn't afford to get any help. So my mother, the volunteer, goes down. And there she stays with him the last few weeks of his life.

And just before that event of death took place, she was walking down the hall, and the bathroom door was open, and she saw him standing in front of the commode with his walker. He had opened the cabinet and she saw him counting. And so, being concerned that he might fall, she walked in, and she said, "What are you doing?" And he said, "Well, with you coming down here, I began to think we're using too much toilet paper. And so I wanted to count and make sure we had enough."

Now it would be funny if it wasn't pathetic. Four days from that event, he goes to a Christ-less eternity. And he's counting rolls of toilet paper. He died a wealthy man. Very wealthy. And you know how much he left? He left it all. He left it all for relatives to squabble over: Which they did.

Earlier I had spoken at my grandmother's funeral: with tears in his eyes, Uncle Milton came up to me afterwards and said, "I want you to preach that exact same

message (*at my funeral*)". I said, "Well, that 'same message' is the Gospel." He replied, "That's what I want."—And that's what I did.

He was a great success in the world. 'The Standard' of saving and thrift: Yet hopelessly bankrupt when it came to Christ. That's the thing about this maddening world in which we live. We can go through life, and we can hit all the marks that the world says are important; outstanding grades, go to the right school, graduate at the top of your class, marry the right person, go into business, have success, be put on the front of a paper or a magazine, everyone in the community knows you, everybody at the country club knows you—And then you die. And then you find out that it was of no value at all. You're lost, because you squandered what you had for '**the World**' and didn't know Christ.

I don't know what the providence of God has you experiencing this evening or what your condition is financially. But this I do know for certain, that if you know Christ as Savior: *You are incredibly rich.* But even if you have enough money to fill the mountains of Gibraltar, and you don't have Christ: *You are remarkably poor.*

Here's our man, 'the man with the powerful mind'. He had all the money and it was in his possession; the temporary wealth and all the trappings of the life. And he tells us in the end that it is weightless, worthless, and wanting.

My friends don't invest in that life. Don't invest there. Invest in Christ, Who is the real riches; Who is the real truth; Who leaves us with an inheritance that will carry us beyond the grave into all eternity! That's the message. That's the hope that we have as believers. And if you don't have Christ, embrace Him now in the quietness of your heart. Come to Christ. Believe in Him, believe in His Word, hear what He says. He speaks the truth. May God give you the grace to do just that tonight.

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