

## SESSION 5

# INVEST MONEY WISELY

### ▶ **The Point**

When it comes to your money, plan and invest wisely.

### ▶ **The Passage**

Ecclesiastes 11:1-6

### ▶ **The Bible Meets Life**

The world of financial investing can be a virtual minefield.

- ▶ Countless people have lost their life savings by making emotional, knee-jerk reactions to the natural ebb and flow of our economy.
- ▶ People sell or pull out their money in a panic when real estate or the stock market plummets.
- ▶ Because of our “instant gratification” society, people often have very little patience. If their investments don’t turn around instant returns, many investors quickly move to the next “big idea” with very little thought.

Solomon knew the danger of the “quick fix,” and he warned his readers to invest wisely and wait patiently. As we’ll see in the Book of Ecclesiastes, the law of the harvest takes time, but it yields a bountiful crop to those who are diligent and willing to work—and patient enough to wait.

### ▶ **The Setting**

Ecclesiastes 11:1-6 serves as the conclusion to Solomon’s final teachings on wealth (see Eccl. 10:18–11:6). Solomon wrote about the dangers of being consumed with work and the gaining of wealth, about poverty because of laziness, and about the uncertainty of future financial success. While diligence in our work is required amid all these dangers, true security lies in trusting God for the future.

## *What does the Bible say?*

**Bread on the surface of the waters** (v. 1)—Refers to the practice of trading goods using sailing ships. This would have been a common form of investment for someone in Solomon's position in the ancient world.

### ***Ecclesiastes 11:1-6***

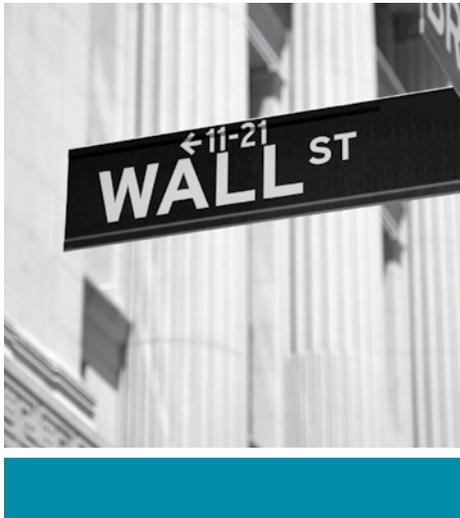
- 1** Send your bread on the surface of the waters, for after many days you may find it.
- 2** Give a portion to seven or even to eight, for you don't know what disaster may happen on earth.
- 3** If the clouds are full, they will pour out rain on the earth; whether a tree falls to the south or the north, the place where the tree falls, there it will lie.
- 4** One who watches the wind will not sow, and the one who looks at the clouds will not reap.
- 5** Just as you don't know the path of the wind, or how bones develop in the womb of a pregnant woman, so you don't know the work of God who makes everything.
- 6** In the morning sow your seed, and at evening do not let your hand rest, because you don't know which will succeed, whether one or the other, or if both of them will be equally good.



# GET INTO THE STUDY



5 minutes



Notes

**DISCUSS:** Question #1 on page 99 of the PSG: **“What comes to mind when you hear the word ‘invest’?”**

**Note:** Encourage group members to answer quickly; you want them to share the first thing that pops into their minds.

**ACTIVITY (OPTIONAL):** Prior to discussing Question #1, above, read one of the “Nigerian prince” or “Make money fast” email scams as an example of a poor investment opportunity.

**Note:** If you don’t have one of these emails currently caught in your spam filter, run an internet search for “famous email scams” to find fresh copies.

**GUIDE:** Call attention to “The Point” at the top of page 100 of the PSG: **“When it comes to your money, plan and invest wisely.”**

**GUIDE:** Direct group members to “The Bible Meets Life” on page 100 of the PSG. Introduce “the law of the harvest” by reading or summarizing the text—or by encouraging group members to read on their own.

**PRAY:** Transition into the study by confessing that you’ve made past mistakes in connection with investing your resources. On behalf of you and your group members, ask for clarity of thought as you work together to study God’s Word.

**TIP:** Additional ideas for your group are available at [biblestudiesforlife.com](http://biblestudiesforlife.com).



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## ***Ecclesiastes 11:1-2***

**[Verse 1]** In the final two chapters of Ecclesiastes, Solomon summarized the wisdom he had given in the first 10 chapters. Solomon began this book by writing, “Absolute futility. Everything is futile” (1:2). When examining life without God, Christians today come to that same conclusion. But when we trust Christ and ask for forgiveness for our sins, we establish a relationship with God and that conclusion changes. God sent Jesus so that we “may have life and have it in abundance” (John 10:10).

Part of this abundant life, this life to the fullest, results in changes we make in our attitudes and actions toward money and possessions. The Bible repeatedly addresses the subject of finances because money and possessions are tied to who we are. Jesus said, “For where your treasure is, there your heart will be also” (Matt. 6:21).

Ecclesiastes 11:1 begins with a simple command to **send your bread on the surface of the waters**. In regards to how we invest our money, this command certainly forbids hoarding (as does Jesus’ parable of the rich fool in Luke 12:13-21). God expects us to surrender all of our lives to Him—including the financial aspect (see Matt. 6:33). Today we can apply Solomon’s advice to our money and possessions. We must invest our money wisely. God commands it, and in the second part of Ecclesiastes 11:1, He tells us why: **for after many days you may find it**. The basic meaning is that wise investing produces a profitable return.

**[Verse 2]** Why should we invest money wisely? Because God said it is reason enough. Yet God provides reasons in other Bible passages. For example, God repeatedly commands His people to work to share with those who have needs (see Deut. 24:19-21; Eph. 4:28). Through Solomon, God gave further advice about how to invest wisely in Ecclesiastes 11:2: **Give a portion to seven or even to eight, for you don’t know what disaster may happen on earth**. The phrase *to seven or even to eight* is a Hebrew literary device used to mean “many” and is not limited to a specific digit (see also Prov. 6:16; 30:15-33; Amos 1; Mic. 5:5). Again, God’s point is clear: we need to diversify our investments. When we do this, we avoid **disaster**.

From Ecclesiastes 11:1-2 we see that God commands that we act rather than procrastinate until some future time when all may seem right. We can’t know all that will happen in the future, but we can take action in the present to invest wisely—to diversify our investments so that we will be able to share with those who need it. To be lazy and depend on others to support us has never been God’s plan for His people. God calls for us to invest wisely, even though we don’t know what the future may bring.



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## ***Ecclesiastes 11:3-4***

**[Verse 3]** The basic thrust of these two verses is that we need to have a long-term view of life. When we focus only on the present, we may miss some of the blessings God has in store for us later on. The two basic parts of Ecclesiastes 11:3 refer to things that we as mere humans don't control. In the first part of the verse, we observe with Solomon that when **clouds are full**, it rains. Regardless of how much we want it to rain (or how much we want it not to rain), we can't change what God has put in place. Similarly, when God's wind causes a **tree** to fall, it will remain in that place. Much as we want it to move, it will not—unless some powerful outside force moves it. Some things in life are under our control; others simply are not.

What does that have to do with our investing money wisely? Is having a long-term view of how we invest our money wise? Of course. Should we investigate and plan well? Absolutely. But we should also realize that some things are beyond our control; only God knows how everything works together. We must never do so much planning that we fail to act. We may lose our opportunity if we don't act at the right time in the right way. Verse 4 explains that more fully.

**[Verse 4]** Tenth-century B.C. Israel was primarily an agricultural society. Although Solomon had ships that traveled every three years (see 1 Kings 10:22) and there were many tradesmen with various skills, most people had an intimate knowledge of farming. The Holy Spirit led Solomon to use this agricultural example to explain that we must act. His first example was of a person who spent his time watching the **wind**; he would never find the time was right to **sow** (plant). Likewise, if we spend all our time waiting for conditions to be perfect, we may never invest the resources God has entrusted to us. What a disappointment that must be for God when He gives us an opportunity and we fail to take advantage of it.

Similarly, **the one who looks at the clouds will not reap** reflects the same conclusion about the lack of action. God's meaning is clear: He calls us to act. The command to act includes all of life—especially our finances.

Sometimes bad things happen, and we may experience unforeseen circumstances or problems. However, we should never use those possibilities as excuses for doing nothing. In other words, some people will not do anything with their finances and assets until they are absolutely certain it is safe. We have no guarantees, so it's good to go ahead and act—provided we do so with wisdom. The next few verses deal with this topic more extensively.



## ***Ecclesiastes 11:5-6***

**[Verse 5]** In Ecclesiastes 11:5, Solomon left the agricultural examples he used in verses 3-4 (and to which he would return in v. 6) to use a different example. One difficulty we have in correctly understanding the first part of this verse is that the Hebrew word *ruach* is variously translated as “Spirit” of God (Gen. 1:2), “spirit” of man (Ex. 6:9), “wind” (Gen. 8:1), or “breath” (6:17), depending on the context and the interpretation of the translator.

In Ecclesiastes 11:5, some Bible translations use the word **wind** and others use the word “spirit.” While the translation “spirit” would tie in better with the next line, **how bones develop in the womb of a pregnant woman**, many English versions of the Bible translate this Hebrew word as **wind** (as in the **path of the wind**) for the first line. In either translation, Solomon’s conclusion is clear: humans don’t understand the works of God (see Ps. 139:17)—for example, how the path of the wind is determined or how the spirit enters the body of a baby in the womb (see vv. 13-16).

The final part of Ecclesiastes 11:5 reminds us of this important truth: **so you don’t know the work of God who makes everything**. Since God made everything, how unwise we would be not to follow His plans for success in life—whether we understand all of them or not.

**[Verse 6]** Verse 6 is another way of stating what God had previously led Solomon to write: “Whatever your hands find to do, do it with all your strength” (Eccl. 9:10). Solomon returned to his use of agricultural examples. **In the morning sow your seed, and at evening do not let your hand rest**. God wants us to work when we are young (**morning**) and when we are old (**evening**). Unfortunately, too many people have the idea that retirement is their time to rest from all activity when God says just the opposite: **at evening do not let your hand rest**.

Solomon continued God’s words in the second part of Ecclesiastes 11:6: **because you don’t know which will succeed, whether one or the other, or if both of them will be equally good**. Given our limited knowledge of the present and certainly the future, we need to depend on God’s complete knowledge of both present and future. In the Old Testament, particularly in the Wisdom Literature and specifically in Ecclesiastes, success is not tied to money as it is in our society. Biblical success involves following God’s plan for our lives and our honoring Him with our lifestyles. We don’t know which investment will be the most profitable for us, whether investments made at a particular time of the day or investments made in different stages of our lives. Yet our job is not to know; rather it is to follow God’s Word and act wisely and let Him take care of the result.



5 minutes

# LIVE IT OUT

Notes

Dotted lines for taking notes.

**GUIDE:** Direct group members to page 106 of the PSG. Encourage group members to consider the following suggestions for planning and investing wisely in the week to come:



- ▶ **Submit to God.** Trusting God is the first step in any kind of wise investment. As you pray this week, intentionally submit yourself to God’s will and plan for your future.
- ▶ **Invest in God’s kingdom.** Look for opportunities to invest your resources in ministries and businesses that seek to honor God and work for His kingdom. Make investments that carry eternal significance.
- ▶ **Secure a plan for the future.** If you have not done so already, make an appointment with a legal professional this week in order to finalize your last will and testament. Make sure you have a wise plan in place for allocating the resources God has given you once.

## Wrap It Up

**TRANSITION:** Read or restate the Conclusion from page 106 of the PSG:

You don’t have to be a stockbroker or Wall Street junkie to understand the importance of investing for the future. And you don’t need a business degree to apply the investment principles found in God’s Word. So what are you waiting for? Make wise plans for the future even as you live each day in submission to Christ.

**PRAY:** Conclude by thanking God for the truth of His Word in all settings and circumstances. Praise Him for blessing you with strength and security even during difficult times.