

SESSION 5

THE PROBLEM WITH WEALTH

▶ **The Point**

Contentment comes from Christ, not our wealth.

▶ **The Passage**

Ecclesiastes 5:10-20

▶ **The Bible Meets Life**

In 1997, Billie Bob Harrell, Jr., won \$31 million in the Texas Lotto. After he won, he quit his job, paid for a family vacation to Hawaii, made an enormous contribution to his church, bought houses and cars for his loved ones, and donated nearly 500 turkeys to the poor.

Sadly, Billie Bob made a bad deal with a company that promises lotto winners lump sum payouts instead of their larger annual checks. Then his wife left. Billie Bob admitted: "Winning the lottery was the worst thing that ever happened to me." Less than two years after he won, Billie Bob died of a self-inflicted shotgun wound.³

Money is a good servant when we use it wisely for God's glory, but it is a terrible and demanding master when we become a slave to it. Many of us think that, if we just became rich, that would solve all our problems. King Solomon, who was exceedingly rich, knew better. Money does not bring contentment. Contentment comes from Christ alone, not from wealth.

▶ **The Setting**

In the previous session, Solomon emphasized the futility of working hard when everything one accumulates gets left behind. He would certainly have agreed with the old cliché, "You can't take it with you when you're gone." In Ecclesiastes 5, Solomon looked at the problem of money from a different perspective. Instead of focusing on the work that produces wealth, he examined the wealth itself. And, like everything else, he found it never provides true meaning.

What does the Bible say?

Ecclesiastes 5:10-20

¹⁰ He who loves money will not be satisfied with money, nor he who loves wealth with his income; this also is vanity.

¹¹ When goods increase, they increase who eat them, and what advantage has their owner but to see them with his eyes?

¹² Sweet is the sleep of a laborer, whether he eats little or much, but the full stomach of the rich will not let him sleep.

¹³ There is a grievous evil that I have seen under the sun: riches were kept by their owner to his hurt,

¹⁴ and those riches were lost in a bad venture. And he is father of a son, but he has nothing in his hand.

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.

¹⁶ This also is a grievous evil: just as he came, so shall he go, and what gain is there to him who toils for the wind?

¹⁷ Moreover, all his days he eats in darkness in much vexation and sickness and anger.

¹⁸ Behold, what I have seen to be good and fitting is to eat and drink and find enjoyment in all the toil with which one toils under the sun the few days of his life that God has given him, for this is his lot.

¹⁹ Everyone also to whom God has given wealth and possessions and power to enjoy them, and to accept his lot and rejoice in his toil—this is the gift of God.

²⁰ For he will not much remember the days of his life because God keeps him occupied with joy in his heart.

Ecclesiastes 5:10-12 Commentary

[Verse 10] Solomon started looking to see if wealth provided any degree of meaning and hope in life. In the end, he concluded it didn't. He noted that the person who **loves money will not be satisfied**. Likewise, chasing wealth and a big paycheck can't provide purpose. Like so many other things he had examined, the pursuit of wealth solely for the sake of becoming wealthy is **vanity**. In the New Testament, Paul clearly warned believers against the "love of money" (1 Tim. 6:10). He acknowledged a passion for wealth could draw individuals away from the faith, tempting them to trust their cash more than Christ. However, he did not condemn wealth itself. Instead, he challenged wealthy Christians to use their resources wisely (vv. 17-19). God owns everything and provides all we have. Therefore, we are called to handle His resources for His glory.

[Verse 11] In addition to the emptiness of chasing "one dollar more," an improper understanding of wealth can lead to shallow relationships. Solomon saw when someone enjoys a financial windfall, as **goods increase, they increase who eat them**. We've all heard of lottery winners who have long-lost relatives come out of the woodwork. Or shady business people with equally shady business opportunities who want to cash in on the riches of a famous athlete. The suddenly wealthy have to deal with people who only see them as dollar signs, not as people. Solomon observed this all-too-familiar sight, and returned to a familiar question: What's the point? Using a play on words, he contrasted financial profits (**increase**) with personal profits (**advantage**). A person might have a healthy profit, but one really can't profit from it if constantly bombarded by requests from people wanting a free ride. The only way to protect their fortune is to hide it somewhere, like a museum display. They might be able to **see** their wealth, but it benefits neither them or others. Whether spent foolishly or hidden, the result is the same. The money is wasted and provides no real contentment or satisfaction. Only God offers that.

[Verse 12] If you've ever put in a hard day of honest work, then you understand the satisfaction of a job well done. That's the image Solomon painted. That sense of satisfaction is never rooted in the size of your paycheck. It's grounded in the peace that comes from a job well done. In contrast to the peaceful **sleep of a laborer**, people obsessed with money never rest well. All the worry about protecting and maintaining their wealth **will not let him sleep**. In addition to the fear of losing all they have accumulated, the passage could indicate wealthy people are more likely to indulge in unhealthy lifestyles. They may lose sleep because the food they eat is too rich and keeps them up. While this is not a universal truth, the general principle affirms Solomon's observations about the foolishness of chasing wealth to the exclusion of everything else that matters. Again, building wealth is not inherently wrong. But removing God from our financial decisions leads to fear, paranoia, selfishness, and stress. Wealth holds no benefit unless it is filtered through the Provider of that wealth.



STUDY THE BIBLE

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Ecclesiastes 5:13-17

13 There is a grievous evil that I have seen under the sun: riches were kept by their owner to his hurt, 14 and those riches were lost in a bad venture. And he is father of a son, but he has nothing in his hand. 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. 16 This also is a grievous evil: just as he came, so shall he go, and what gain is there to him who toils for the wind? 17 Moreover, all his days he eats in darkness in much vexation and sickness and anger.

READ: Ask a group member to read aloud Ecclesiastes 5:13-17 on page 48 of the PSG.

DISCUSS: Question #3 on page 48 of the PSG: **“Why do some people look to wealth for hope and security?”**

SUMMARIZE: Highlight the main points from page 49 of the PSG. Consider three ways we’re tempted to make money fast:

- ▶ **Gambling.**
- ▶ **Foolish investments.**
- ▶ **Dumb debt.**

ALTERNATE QUESTION:

How can the reality of death help us keep perspective on creating and managing wealth?

DO: Direct group members to complete the activity, “Money Can’t Buy Happiness” on page 51 of the PSG to help them see how human wisdom falls short.



You’ve heard money can’t buy happiness, but that doesn’t keep us from buying things we think will make us happy. Sketch some of the things you’ve bought through the years that you thought would bring you happiness. Circle the ones you still have and cross through those you no longer have.

TRANSITION: In the next verses, we learn that we find contentment in God who provides all we need.

Ecclesiastes 5:13-17 Commentary

[Verse 13] Sticking with his observations about money, Solomon noted what he called **a grievous evil**. Instead of helping people improve their lives, chasing after wealth with the wrong motives can lead to harm. Money can be deceptive. What looks good at first can leave a person empty and lost. Rather than more control, life spins into chaos. A fine line exists between wisely saving and money hoarding. The first reflects solid stewardship, the other a sick and selfish spirit. What's more, hidden money can't help anyone. It doesn't enrich the owner or bless those who could be helped by it. A miserly attitude on the outside begins with a twisted heart on the inside. It disrupts a person's moral compass and makes it much harder to function in a healthy way. Watching this scenario play out made Solomon sick at his stomach and added to his conviction that pursuing money for the sake of money is dangerous.

[Verses 14-15] Solomon warned about the inherent foolishness of such get-rich-quick schemes. Their reversals of fortune don't only have a negative impact on the one who invested the money. It hurts his children as well. Like tossing a stone into a lake, the concentric circles move out from generation to generation. Legacies were important in Solomon's day. Fathers were careful to make sure they had something to pass on to their children. But a fool who is separated from his money because he was eager to make more in the wrong way actually ends up empty-handed. His children end up with **nothing in his hand** as well. When it comes to living on earth, no one gets out alive. Every person has an expiration date. It's a matter of when, not if. But money blinds people to this truth. Besides wrecking families, a money obsession keeps our focus on what's temporary rather than on what really matters in eternity. The Teacher reminded readers that when they died they would take nothing with them beyond the grave. We leave this world exactly as we arrived: **naked as he came**. We will give an account to God for what we have done, but we won't have anything tangible to show for it, nothing to **carry away in his hand**. While wealth is not necessarily wrong, living for wealth has devastating consequences.

[Verses 16-17] Once more Solomon referred to the pursuit of wealth as a **grievous evil**. The selfishness and stinginess of the human heart leaves pain in its wake. People are left reaching **for the wind**. After a lifetime of chasing money, individuals find no benefit. Wealth should eventually produce treasure in heaven—not be squandered on what seems important here on earth. And since money cannot provide lasting peace and contentment, it should not serve as the axis of our existence. That position is reserved for the Author of purpose and meaning. The stingy person **eats in darkness** and wallows in **much vexation and sickness and anger**. Where God's light never shines, the darkness is overwhelming. Those who depend on wealth will be disappointed. Those who depend on God will be satisfied.

Ecclesiastes 5:18-20 Commentary

[Verse 18] To this point, Solomon's observations have focused on the negative approach to money. But in these verses, he shifted his perspective by sharing the positive side of money and building wealth. Solomon's perspective toward money can be summarized in the twin ideas of contentment and gratitude. The king pointed out it is appropriate to enjoy the fruits of one's labor. The word for **fitting** is often rendered "beautiful" in various translations of Ecclesiastes 3:11. Our paychecks provide for life's necessities. A proper recognition of God's work in this regard is a beautiful experience for humanity. The king stressed that life is short. In this context, he pointed out that God does not want His children to go through their relatively brief existence feeling miserable and worthless. Rather, He wants us to understand that the gifts He gives—including money—are part of His blessing, to us. Hard work is a reality of life. However, acknowledging God's primary role in providing for our needs—and the needs of others—through that labor gives meaning and purpose that would otherwise be impossible.

[Verse 19] Some Christian circles condemn wealth and assume piety requires a sense of poverty. Solomon rejected this outright criticism of wealth. First, he pointed out God is the One who actually gives **wealth and possessions**. As the psalmist noted, God owns everything (Ps. 24:1). Second, he emphasized God not only provides the wealth, but He wants individuals to enjoy what He has provided. While the Teacher struggled to find many sources of joy and purpose in Ecclesiastes, he made it clear that wealth, viewed appropriately through the lens of God's goodness, is a reward for humans and a reason to **rejoice**. Wealth, earned through honest work and with a godly perspective, is His **gift** to His people. This should not be seen as an endorsement of a "prosperity gospel." God is never obligated to supply wealth to anyone. We cannot buy His favor. But like the wise stewards in the parable of the talents (Matt. 25:14-30), those who are faithful with little are often entrusted with more. This attitude grows when we see God as Provider and wealth as His gift.

[Verse 20] Hard work provides an additional benefit for those who trust God: they are not obsessed with their own mortality. The joy that comes from consistently working for God's glory allows them to focus on the future without having to deal with regrets from the past. They discover meaning for this life because they have an eternal purpose that drives them forward. This attitude also prevents a "victim mentality" from taking root in a person's life. Life may not always seem fair, but a firm trust in God allows believers to continue to find meaning whatever their circumstances. Paul challenged Christians in Philippi to strive for this kind of contentment in every situation (Phil. 4:12-13). Despite suffering unjust treatment throughout his ministry, Paul had learned to find peace in Christ regardless of what he was experiencing. Such purpose and contentment gives believers the strength to persevere and provides an incredible testimony to the world. Ultimately, God provides every need. He can be trusted. So, we can be content.

Previous *Biblical Illustrator* articles "Trade and Wealth in the Ancient World" (Winter 2014-2015) and "Acquiring Wealth in the Ancient Near East" (Summer 2013) relate to this lesson and can be purchased at www.lifeway.com/biblicalillustrator. Look for Bundles: Bible Studies for Life.



5 minutes

LIVE IT OUT

GUIDE: Direct group members to page 52 of the PSG. Encourage them to choose one of the following applications to carry out this week.



Notes

Dotted lines for taking notes.

- ▶ **Evaluate your contentment.** List your assets and possessions and rate how much they give you a level of contentment or security. Determine first to look to Christ.
- ▶ **Step up your giving.** When we've been financially foolish, we tend to hold on to the money we have. Contrary to that mindset, though, generous giving is a key to overcoming materialism and greed. Set a budget and plan to give generously through your church.
- ▶ **Get help!** A large source of our financial grief stems from consumer debt and poor financial planning. If that's you, work with a financial counselor to help you set up a plan to get rid of your debt and start a budget.

Wrap It Up

TRANSITION: Read or restate the final paragraph from page 52 of the PSG:

The wisest man who ever lived learned that wealth doesn't bring contentment. So let's look to Christ for our satisfaction and our hope!

PRAY: Conclude by thanking the Lord for the contentment He gives through Christ. Ask Him for the wisdom to know how to manage our wealth in a way that honors Him.



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