

“No Risks, No Rewards” (Ecclesiastes 11:1-6)

There was once an elderly gentleman who loved playing golf. But he was almost eighty, and his vision was not very good anymore. He always had partners with him when he went out to play so they could watch his ball and tell him where it went. One day his buddies did not show up. It was a beautiful day for golf, and as he waited at the clubhouse he got more and more upset that he wasn't going to get to play his round. Another elderly man in the clubhouse saw him and asked, "What's wrong?" The man explained his predicament: "I was really looking forward to playing golf today. But I don't see very well anymore, so I need someone to watch the ball after I hit." The second man was even older than he was, but he said, "That's no problem. I'll be glad to ride around with you. I've got 20/20 vision. I can see like a hawk. You just hit the ball, and I'll watch it fly right down the fairway." So they went out on the first tee, and the old man hit the ball right down the center. He turned to his spotter. "Did you see it?" The man replied, "I saw it all the way until it stopped rolling." "Well, where did it go?" The older man paused for a moment and then said, "I forgot."

Even the best-laid plans don't always work out—that's a reality we all have to face every day. So how should you live when you're not sure how things are going to turn out? Solomon says, "*Don't play it safe—take risks.*" In other words, you have to live confidently. You can't hide just because life won't cooperate. Don't avoid blessings because of the concerns that come with them. Don't say, "I can't get married. What if difficult struggles come up between me and my mate?" Or, "I can't have children. How will I know they won't be born with a birth defect?" Or, "I can't start a business. What if it folds?" Or I can't join the military. I might get deployed."¹ God wants you to step out in faith and take risks. He yearns for us to stop playing it safe. In Eccl 11:1-6, Solomon will pass on two insider tips that will help us to take some risks and avoid playing it safe.

1. Diversify your investments (11:1-2).² It may surprise you that Solomon offers financial counsel as he nears the end of Ecclesiastes. Yet, this book is down and dirty, nitty-gritty relevant to our earthly lives. Thus, in these first two verses Solomon says, "Since life is so uncertain, spread your financial investments out." In 11:1 he writes, "**Cast your bread on the surface of the waters, for you will find it after many days.**" What in the world does this peculiar verse mean? Perhaps you're like me and in your mind a number of thoughts arise. Cast your bread on the surface of the waters...and it will return to you soggy or moldy...and the seagulls will eat it...and your mother will be mad at you for playing with your food.³ These bizarre notions should cause us to ask the question, "What is Solomon's point?" I would suggest that the word "cast"⁴ is better rendered "send" (NRSV).⁵ This verb refers to the commercial enterprises of sea trade.⁶ Furthermore, the term "bread" refers to grain and wheat from which bread is produced.⁷

Solomon was deeply involved in international trade with countless merchants.⁸ Then as now, one of the main trade commodities was grain. The merchants of Solomon's day would load their grain ships and send them off. The Israelites were "casting [their] bread upon the water." But notice that with Solomon, the word is plural: "cast your bread on the *waters*." In other words, don't put all your grain in one ship. Put your wheat in several ships, and send it out in a diversified way so that if one of the ships should sink, you'll not be ruined.⁹ In other words, "Don't put all your eggs in one basket." Diversify your portfolio.

Instead of putting your grain in a boat and sending it off, you could keep it and make bread. That would be a safe bet since you would retain control of your grain and your bread. But that's all you would have. Obviously, when you send grain that you own across the sea you are taking a risk. You may never see it or any return again. There are various risks like pirates, shipwrecks, and unscrupulous traders. Yet, there are also prospects of receiving back a dividend. It has been said, "A ship in harbor is safe, but that is not what ships are built for."¹⁰ The truth is, any kind of investing requires faith. Nothing ventured, nothing gained. No risk, no reward. So Solomon says, "*Don't play it safe—take risks.*"

The thought of 11:1 is repeated and unfolded in 11:2. As is often done in the Scriptures, the case is first stated in a figure to grab our attention, and then a plain literal statement is given to avoid all possibility of misunderstanding. So 11:2 is a commentary on 11:1. Solomon puts it like this: **“Divide your portion to seven, or even to eight, for you do not know what misfortune may occur on the earth.”** Here Solomon clearly encourages us to diversify our investments. The phrase “to seven or even to eight” is the Old Testament pattern of $x + 1$.¹¹ Solomon speaks of trying every avenue there is and then adding one more. The reason for dividing your portion is “you do not know what misfortune¹² may occur on the earth.” The stock market could drop, the value of your house could plummet, Social Security could run out, and Medicare may be insufficient. Any number of financial misfortunes could, and most likely will, occur. In light of this, you and I must prepare to the best of our abilities. The phrase “you do not know” is found four times in 11:2-6. This has been a common theme throughout Ecclesiastes (cf. 1:13; 3:10, 11; 8:17). God and His works and ways cannot be completely known by fallen mankind, but we can trust Him because of what we do know!

God’s expectation is that we will invest our money wisely. Perhaps all of your money has been in the bank and you are barely drawing interest. You may need to consider purchasing stocks or a rental home. You may need to enroll your kids in the GET program (Guaranteed Education Tuition).¹³ Do not commit all of one’s possessions to a single venture. Look for the best means of investing the money that the Lord has entrusted to you. But don’t fall for any get-rich-quick schemes or multi-level marketing businesses. Before you know it, you’ve spent all of your money.

The biblical view comes down to this: Since God alone knows the future, we ought to make our plans, use our brains, study the situation, take all factors into consideration, seek wise counsel, do the best we can, and then leave the results to God. Don’t be reckless—that’s the path of certain ruin; but don’t sit on your hands either. Invest your money, take your chances, sleep like a baby, and let God take care of the future.¹⁴ *Don’t play it safe—take risks.*

[Why should you diversify your investments? Because you don’t know what will happen in the future. This reality will be especially drawn out in the following section where Solomon says...]

2. Seize your opportunities (11:3-6). In this section, Solomon says that we cannot delay our course of action. We must “seize the day”—*Carpe Deum*. In 11:3-5, Solomon gives observations concerning the way things are, while in 11:6 he gives the practical application—the “so what” of the passage. In 11:3 Solomon writes, **“If the clouds are full, they pour out rain upon the earth; and whether a tree falls toward the south or toward the north, wherever the tree falls, there it lies.”** Humans experience, but cannot predict or control, the events of their lives (a recurrent theme in Ecclesiastes). We need to distinguish between those things about which we can do nothing and those about which we can. Since we cannot stop nature’s patterns (when it rains or where a tree falls), we had better work on finding something else to do.¹⁵ The point is simple: Don’t waste your time with God’s affairs! “The earth is the Lord’s and the fullness thereof” (Ps 24:1 KJV). Let God be God; He can concern Himself with His responsibilities. When we do that, we will realize all that we have to concern ourselves with.

In 11:4 Solomon writes, **“He who watches the wind will not sow and he who looks at the clouds will not reap.”** This proverb criticizes those who are overly cautious. The farmer who waits for the most opportune moment to plant, when there is no wind to blow away the seed, and to reap, when there is no rain to ruin a ripe harvest, will never do anything but sit around waiting for the right moment. And so, the seed stays in the barn. Solomon exhorts us not to be like this farmer. Don’t wait for conditions to be perfect, because that will never happen. It is true that the wind and rain might come and destroy the harvest. Today’s work might be ruined and you might have to do it over again tomorrow. But that’s okay. Today’s work might succeed as well as tomorrow’s. And if so, then you will be able to reap the rewards for both. *Don’t play it safe—take risks.*

There is no time better than the present to step out in faith. So stop procrastinating! Be diligent constantly.¹⁶ If we wait until we “have time” to do something we never will. The “perfect opportunity” begins now—while we still can.¹⁷ Don’t put what God has placed in your heart off another day. There is no perfect time to have kids. We never have enough money, energy, or patience. Once you have children, don’t wait for the right time to spend time with them. Before you know it, your kids will be all grown up. If you are married, don’t wait for your husband or wife to be all that you want. Begin pouring your life into your spouse now. Don’t wait until you have spare time, more money, or better health. If you are a student, seek to accomplish all of your dreams today. Don’t settle for settled-for Christianity. If you are not currently ministering, get involved today. If we wait until we’re less busy, until we feel right, until just the right moment, we will never witness, never serve, and never see results. *Don’t play it safe—take risks.*

In 11:5 Solomon continues with two more analogies: “**Just as you do not know the path of the wind and how bones are formed in the womb of the pregnant woman,¹⁸ so you do not know the activity of God who makes all things.”¹⁹ Life is unpredictable and mysterious. Solomon says life is just like the wind. The wind operates sovereignly. Humankind cannot create or control it, for the wind is unseen and unknowable. We perceive its presence by its effects.²⁰ Likewise, we cannot understand how God forms bones in the womb. This is far beyond our comprehension, so we have to take this by faith. Yet, in doing so, we adhere to the most intelligent option available to us. It is clear that the creation of the human body couldn’t have happened by itself. Scientist Fred Hoyle says this would be akin to a tornado in a junkyard taking all the pieces of metal lying there and turning them into a Boeing 747.²¹ So, of course, since we cannot know God’s activities, we take it in faith that He is the one who makes all things.**

There are many times when we look at things that go on in the world and we don’t have a clue as to what God is doing. But we have to trust Him because He is the one who makes and sustains all things. Too many Christians freeze because they don’t know what God wants them to do. They suffer from a paralysis of analysis. When facing a decision in their lives, they want God to tell them exactly what their choices should be. Does God have to tell you what to do? Will God tell you what to do? There is a difference between right or wrong decisions and right or left decisions. In the Bible, the will of God always refers to moral choices—decisions where one path leads to sin and the other to righteousness. For these right or wrong decisions, we can know the will of God. It’s found in the Bible. We need to pray and pursue the path of righteousness. For right or left decisions, God is under no obligation to reveal His plan to us. More than likely, He will not. That’s why in Ecclesiastes Solomon says you just have to be bold and act. Too often, Christians are looking for a no-fault deal. We try to do insider-trading with God to get some information that will show us which choice is best for us. But God doesn’t do insider-trading. He does not reveal His plan to men. In the Bible, there are men who wanted someone to tell them the future. Basically, they wanted someone to be their fortune-teller.²² God won’t tell you your fortune; He has already told you your duty. Don’t call a 900 number to find God’s will. Don’t turn everything into a mystical decision about what you “feel” God wants you to do. If it’s a right or left decision, pray about it and then boldly follow your heart.²³

Our passage closes in 11:6 with the “so what:” “**Sow your seed in the morning and do not be idle²⁴ in the evening, for you do not know whether morning or evening sowing will succeed,²⁵ or whether both of them alike will be good.**” Solomon issues a command: “sow your seed,” which is used metaphorically of giving (cf. 2 Cor 9:6). He wants us to have confidence and leave the results to God. The key to this passage is found in 11:6, “do not be idle.”²⁶ The terms “morning” and “evening” form a merism (a figure of speech using two polar extremes to include everything in between) that connotes “from morning until evening.” The point is not that the farmer should plant at two times in the day (morning and evening), but that he should plant all day long (i.e., from morning until evening).²⁷ That is what Solomon would have for us. To represent God in all that we do, with all that we have. *Don’t play it safe—take risks.*

What types of risks can you take? There are many possibilities. One of my best friends left Portland and planted a church in Charlotte, NC, because the Lord led him to do so. Similarly, Lori's cousin gave up a great forestry job in Alaska to move to North Carolina. Is the Lord leading you to a move of some kind? Theo and Myra Yu have two brilliant daughters, Apphia and Avonlea, who have opted to leave the security of their home to go to college halfway across the United States. Two families in our church recently adopted children from other parts of the world. Several of our young people have decided to go into military service. Some of our young couples are stepping out in faith and choosing a one-income home. Some of the busiest people in our church have committed themselves to ministry when there is no time available in their schedule. Some of our people are sharing their faith with others. They risk persecution, loneliness, and demotion.

Actor John Wayne (1907–1979) once said, “Courage is being scared to death and saddling up anyway.”²⁸ So how will you step out in faith today? What will you do in an attempt to stop playing it safe? Will you take some risks for the kingdom of God?

Danny Cox, a former jet pilot turned business leader, tells his readers in *Seize the Day* that when jet fighters were first invented, they “flew much faster than their propeller predecessors.” So pilot ejection became a more sophisticated process. Theoretically, of course, all a pilot needed to do was push a button, clear the plane, then roll forward out of the seat so the parachute would open.

But there was a problem that popped up during testing. Some pilots, instead of letting go, would keep a grip on the seat. The parachute would remain trapped between the seat and the pilot's back. The engineers went back to the drawing board and came up with a solution. The new design called for a two-inch webbed strap. One end attached to the front edge of the seat, under the pilot. The other end attached to an electronic take-up reel behind the headrest. Two seconds after ejection, the electronic take-up reel would immediately take up the slack and force the pilot forward out of his seat, thus freeing the parachute. Bottom line? Jet fighter pilots needed that device to launch them out of their chairs. The question is, “What will it take to launch us out of ours?”²⁹

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Scripture References

Ecclesiastes 11:1-6

Matthew 25:14-30

Galatians 6:7

Mark 4:35-41

Joshua 6:1-5

Psalm 139:13-16

1 Timothy 6:18-19

Study Questions

1. How would I describe my financial stewardship (11:1-2)? Do I invest wisely and diversely? Are my spouse and I in agreement on the level of risk we are willing to assume? Am I actively seeking godly financial counsel? Whom do I seek this counsel from? How often do I revisit my financial portfolio? How has the Lord demonstrated His faithfulness to me in my finances?
2. In what areas of my life have I been afraid to move forward for fear of failure (11:3-4)? What steps of faith could I take in the next week? How would my life be different if I began to confront my fears? When have I confronted my fears with God's Word and His courage? What was the result?
3. How well do I handle failure? What lessons have I learned from my past mistakes? Am I gun-shy about the future? If so, what needs to change in my own heart before I can be bold again?
4. What project, dream, idea, or initiative have I been postponing? When do I plan to get started? What is the first step I need to take? What am I waiting for?
5. Since I cannot know God's thoughts or ways (11:2, 5, 6), how should I live? What is my understanding of God's will? What freedoms do I have to make decisions? What does God ultimately hold me responsible to do? How can I be faithful to discern His plans and purposes for my life?

Notes

¹ Revised and adapted from Tommy Nelson, *The Problem of Life with God* (Nashville: Broadman & Holman, 2002), 174.

² The NLT helpfully renders Eccl 11:1-2: “Send your grain across the seas, and in time, profits will flow back to you, but divide your investments among many places, for you do not know what risks might lie ahead.” It is worth pointing out that some scholars believe that these verses refer to helping many people (cf. Matt 5:42; Luke 6:30).

³ Barry C. Davis, *The Book of Ecclesiastes*, Multnomah Biblical Seminary unpublished class notes.

⁴ At first glance Eccl 11:1 (“Cast your bread on the surface of the waters, for you will find it after many days”) seems to parallel a proverb from the Egyptian Instruction of Anksheshonq (“Do a good deed and throw it in the water; when it dries you will find it”). This could support the idea of charity or liberality for which one would be rewarded. Support for this traditional view of the verse has also been adduced from an Arabic proverb. William P. Brown, *Ecclesiastes: A Bible Commentary for Teaching and Preaching* (Interpretation; Louisville: Westminster John Knox, 2000), 101-102. Yet, Longman points out that “only a quasi-parallel exists with the Egyptian text. Furthermore, the later Arabic proverb may have been influenced by the early ‘charitable’ interpretation of 11:1.” Tremper Longman III, *The Book of Ecclesiastes* (NICOT; Grand Rapids: Eerdmans, 1997), 254.

⁵ Longman, *The Book of Ecclesiastes*, 254-255.

⁶ Eccl 11:2 (on diversifying one’s investments) and 11:6 (on sowing seed in the morning and evening) also support the idea of financial strategy. Duane A. Garrett, *Proverbs, Ecclesiastes, Song of Songs* (NAC; Nashville: Broadman, 1993), 226-227.

⁷ E.g., Gen 41:54-55; 47:13, 15, 17, 19; 49:20; Num 15:19; 2 Kgs 18:32; Job 28:5; Ps 104:14; Prov 28:3; Isa 28:28; 30:23; 36:17; 55:10; Jer 5:17; Ezek 48:18. See NET Study Notes.

⁸ In the book of 1 Kings we discover that Solomon had quite a fleet of ships (9:26). These ships transported gold, silver, ivory, precious stones, expensive woods, apes, and monkeys (10:11, 15, 22).

⁹ David Jeremiah, *Searching for Heaven on Earth* (Nashville: Thomas Nelson, 2004), 282-283.

¹⁰ Preaching Today citation from philanthropist John Shedd (1850-1926) found through the online newsletters available at <http://ThisDaysThought.org/>; submitted by Michael Herman, Lisle, IL.

¹¹ Walter C. Kaiser, Jr., *Ecclesiastes: Total Life* (Chicago: Moody, 1979), 114.

¹² The term “misfortune” (*raah*) literally means “evil,” yet in this context it refers to calamity (e.g., Eccl 5:13; 7:14; 9:12).

¹³ See <http://www.get.wa.gov/>.

¹⁴ Ray Pritchard, *Something New Under the Sun: Ancient Wisdom for Contemporary Living* (Chicago: Moody, 1998), 277.

¹⁵ Solomon’s exhortation here is similar to Paul’s exhortation, “making the most of your time” in Eph 5:16.

¹⁶ This verse implies a warning against inactivity (i.e., referring to investing in Eccl 11:1-2). Another view asserts that it is not inactivity (cf. TEV, REB), but timely activity that is being advocated. (1) Farmers do not sow in a strong wind. (2) Farmers wait until the wind direction denotes rain, not desert heat. (3) Farmers sow during rain possibly, but reap during no rain. When one is happy and successful, then give to others. If you wait the dark days may come when you cannot give. See UBS *Handbook For Translators* (), 398.

¹⁷ Tim A. Krell, “What a Wise Man Does,” in *Chasing the Wind: Philosophical Reflections on Life*, a paper written on March 1, 1996 for a Philosophy 311 class at Olympic Community College in Bremerton, WA.

¹⁸ See Ps 139:13-16.

¹⁹ The phrase “all things” is an idiom for the entire creation (cf. Ps 103:19; 119:91; Jer 10:16). NIDOTTE, vol. 1, p. 730, lists several other phrases that are used to designate the entire creation: (1) heaven and earth (e.g., Gen 1:1; Ps 115:15; 121:2; Prov 3:19-20); (2) “the heavens and the earth, the sea, and all that is in them” (e.g., Ps 24:1-2; 50:12; 89:11; Jer 51:48; 1 Cor 10:26); (3) in heaven above or on the earth beneath as in the water under the earth (e.g., 20:4; Ps 135:6).

²⁰ Jesus paraphrased this verse when he was talking to Nicodemus: “The wind blows where it wishes and you hear the sound of it, but do not know where it comes from and where it is going; so is everyone who is born of the Spirit” (John 3:8). It should also be noted that some English versions take “wind” (*ruach*) as “spirit” or “breath,” thereby connecting the two lines and relating them both to prenatal activity (cf. KJV, NRSV, TEV). The interpretive question is, “Is there one illustration of mankind’s inability to know, or are there two illustrations in 11:5?”

²¹ Preaching Today citation: Marvin Olasky, “Things Unseen,” *World* (4-14-01).

²² See Ahaziah in 2 Kgs 1:2-5.

²³ Nelson, *The Problem of Life with God*, 179. See also Garry Friesen, *Decision Making and the Will of God: A Biblical Alternative to the Traditional View* (Sisters, OR: Multnomah, 2004).

²⁴ “Do not be idle” is the Hebrew phrase “do not let your hand rest,” which is an idiom that means “do not stop working” (e.g., Eccl 7:18).

²⁵ The verb “succeed” (*kasher*) is found only here and in Eccl 10:10. The noun (*kishron*) is found only in Ecclesiastes as well (cf. 2:21; 4:4; 5:10), meaning “skill,” “success,” or “profit.” Success is uncertain. It may come (i.e., 11:7-8) and it may not (i.e., 11:8b). When it does, act (i.e., share).

²⁶ See Eccl 9:10, “Whatever your hand finds to do, verily do it with all your might.”

²⁷ Net Study Notes.

²⁸ Preaching Today citation: www.sermonnotes.com.

²⁹ Preaching Today citation: Jim Davis, pastor, Silverdale, WA; source: Danny Cox, *Seize the Day: Seven Steps to Achieving the Extraordinary in an Ordinary World* (Career Press, 1994).