

“The Naked Truth” (Ecclesiastes 5:10-20)

Four years ago, a sixty-two-year-old Frenchman was rushed to the emergency room. This poor man was suffering severe stomach pain. There was an enormously dense mass in the patient’s stomach that weighed twelve pounds. It was so heavy that it had forced his stomach down between his hips. Five days after his arrival, doctors cut him open and removed his badly damaged stomach and its contents, but the man died a few days later from complications.

What is so astonishing about this man’s story is what the doctors found inside of his stomach. The dense twelve pound mass was not a cancerous tumor. Rather, the patient had swallowed around 350 coins: the equivalent of 650 American dollars! The doctor said he was suffering from a rare illness that makes people want to eat money.¹

Now you are probably saying to yourself, “That’s simply INSANITY! I am nothing like this mentally unhealthy fellow! I would never swallow coins, especially 350 of them.” Honestly, I am glad to hear this. As we tell our children, “Swallowing coins is dangerous. Don’t do it!” Now, let me ask you, “Are you gorging yourself sick with money and materialism?” Stop for just a moment and take inventory of your life. Are you sacrificing much time away from your family and church because of money? Are you losing needed rest for the sake of a job? Are you working too hard for material gain? Many of us, if we are truly honest, would have to say “yes” to these questions.

In Eccl 5:10-20, Solomon is going to discuss the misuse and abuse of money. To coin an Italian proverb, Solomon states, “*Money is a good servant but a bad master.*”² Now before you are tempted to tune out and say to yourself, “All that pastors want to talk about is money,” I want you to stop in your tracks. One of the convictions of our church is that we will preach the full counsel of God’s Word.³ When that commitment is made and maintained, money will have to be discussed. Consider this: Sixteen out of thirty-eight of Christ’s parables deal with money; more is said in the New Testament about money than heaven and hell combined; five times more is said about money than prayer; and where there are five-hundred-plus verses on both prayer and faith, there are over two thousand verses dealing with money and possessions. Why all this talk about money? Jesus said it best, “For where your treasure is, there your heart will be also” (Matt 6:21). God understands that our use of money and possessions may be the single greatest indicator of our spirituality. So let’s see what Solomon has to say. In this passage, he offers us five sobering realities on money and then two profound truths about God.⁴ He begins with his five sobering realities on money.

1. The more we have, the more we want (5:10). Solomon begins by informing us that money is not the secret to happiness. Instead, it is addictive and unsatisfying. In 5:10 he writes, “**He who loves money will not be satisfied with money, nor he who loves abundance with its income. This too is vanity.**” It is important to notice the twofold repetition of the verb “loves.” Money is not the problem; rather, the love of money is the issue.⁵ It has been said, “Money makes a lousy lover. The more you love it, the less it satisfies. The more you focus on it, the less it delivers.”⁶ Yet, most Americans are tempted to think: If I had more money; if I could marry the person of my dreams; if I could build my dream house; if I could get a certain promotion or position; if I could gain a certain position of influence; if I could solve a certain problem; if I didn’t have to do something...then I would be happy. In all of this, happiness is dependent upon happenings—more money and more possessions.

Someone once asked John D. Rockefeller (1839-1937)⁷ how much money he wanted. He answered, “Just a little bit more.” This accurately describes most Americans. Unfortunately, whether we care to admit it or not, this is true of many Christians. We have developed a love for money and abundance. Yet, Solomon says, “Take it from me, a man who had it all, money does not satisfy.”

The problem is that we don't believe him. We think it would be different for us. We wouldn't be miserable. We would be happy. But let me ask you this: Do you think most people in Hollywood are content? Does it seem like most professional athletes are content? We would say that they "have it all" yet they are caught up in drugs, alcohol, violence, and divorce. The inescapable conclusion is that money and possessions are *hebel*—vanity!

This is an especially important realization for married couples or for those considering marriage. U.S. research indicates that wives or husbands who place high value on possessions are more likely to experience financial problems, which puts a strain on the marriage relationship. The study showed that very materialistic couples had a 40 percent higher risk of having financial problems than other couples, which can then impact marital happiness.⁸ Therefore, it is critical that married couples in particular spend money wisely, work off a budget, and save. Those couples who are considering marriage need to wrestle with spending habits, standard of living issues, and debt. Remember *money is a good servant but a bad master*.

[The more we have, the more we want. Now Solomon says...]

2. The more we have, the more we spend (5:11). Solomon states that when you have a lot of money you tend to spend a lot of money. In 5:11 he writes, **“When good things increase, those who consume them increase. So what is the advantage to their owners except to look on?”** A person who comes into wealth suddenly discovers he or she has long-lost relatives and would-be friends (cf. Prov 19:4). *The Message* puts it this way: “The more loot you get, the more looters show up.” In other words, money brings out parasites or leeches. Seriously, it takes a lot of people to manage wealth, business, and property. There are bankers, brokers, financial consultants, lawyers, tax consultants, accountants, household employees, bodyguards, and sponging relatives.⁹ People can't take care of their wealth all by themselves. They are dependent upon others. What is so sadly ironic is that more money means more workers to help make, distribute, and protect money. Often, this causes the profit margin of the owner to decrease. Is more better?! In many cases, it is not.

Therefore, you and I need to make sure that we don't fall into the trap of believing that if we just had a little more money, then that would solve all of our problems. Let's be honest, isn't there a part in all of us that thinks if we only had enough to pay all of our bills or get what we are longing for, all of our problems would disappear? In truth, having more actually creates as many problems as it solves. As we get more stuff there are more things to take care of that will demand more of our time and money. We become even more tied down. To make matters worse, the more you have, the more people there will be who resent you for what you have. Indeed, *money is a good servant but a bad master*.

[The more we have, the more we spend. Solomon goes on to say...]

3. The more we have, the more we worry (5:12). Wealth does not give peace or rest but only promotes insomnia because the rich worry about how the wealth is to be maintained. Solomon writes, **“The sleep of the working man is pleasant, whether he eats little or much; but the full stomach of the rich man does not allow him to sleep.”** Solomon has observed that the person who works hard and only has basic necessities sleeps well no matter how much he has to eat. The rich man is actually more restless because he has eaten too much, he has too much going on in his life, and he can't unwind. Stuff does not bring peace—it actually brings more anxiety. The wealthy are always afraid of losing what is theirs, while the poor man is content with what little he has. This is borne out in our sleep patterns. Did you know that the primary reason people in our culture cannot sleep is tension? And the primary cause for tension is worry over money. What is the stock market doing, how is the economy affecting sales, and how can I keep good people and get rid of those who I do not want? How about OSHA, the IRS, and government regulations?

Think about it. You started out to own things, now they own you. Maybe that promotion wasn't so perfect after all. Like Henry Ford once said, "I was happier when doing a mechanic's job."¹⁰ Perhaps you can relate to this. When you don't have a lot of money, there isn't a whole lot to worry about. However, the one resting on his wealth has nothing to think about except the possibility of losing it through bad investments, lawsuits, or theft. If you find yourself preoccupied, anxious, and sleepless, you may have affluenza. So work hard and learn contentment. If you do, you will sleep well.¹¹ And isn't your peace of mind and rest worth far more than riches and success?

John D. Rockefeller's life was almost ruined by wealth. At the age of fifty-three, Rockefeller was the world's only billionaire, earning about a million dollars a week. But he was a sick man who lived on crackers and milk and could not sleep because of worry. When he started giving his money away, his health changed radically and he lived to celebrate his ninety-eighth birthday!¹²

[The more we have, the more we worry. Now Solomon says...]

4. The more we have, the more we hoard (5:13-14). The tendency of many Americans who have wealth is to forget about those who do not. The selfish tendency of mankind grieves Solomon. He wants us to know, "What comes around goes around." Listen to these words: **"There is a grievous evil which I have seen under the sun: riches being hoarded by their owner to his hurt."** Solomon calls hoarding a "grievous evil" (5:13). In the end, selfish greed only leads to the hurt of the hoarder. It has been said, "He who has no money is poor; he who has nothing but money is even poorer." The truth is: we show what we love by what we do with what we have. If we are generous and sacrificial in giving to the Lord's work and caring for others, we will have peace. If we choose to hoard, we will have hurt.

Verse 14 is very interesting to me. I think Solomon implies that the one who hoards may find that when it is time for his children to inherit his wealth, nothing remains. All it takes is a bad business venture.¹³ Solomon writes, **"When those riches were lost through a bad investment and he had fathered a son, then there was nothing to support him."** Solomon pictures a person spending his whole life saving for the future and then a calamity strikes—a catastrophic illness, fraud, a stock market crash, perhaps a terrorist attack that destroys the economy, or a "sure fire" investment that goes bad. How many people have lost that which they worked their lives for because they had an extended nursing home stay? The truth is we are all very vulnerable. We are just one illness, accident, or crime away from losing it all. Thus, our hope better be in something more secure than money, for *money is a good servant but a bad master.*

[The more we have, the more we hoard. Now Solomon says...]

5. The more we have, the more we leave (5:15-17). These three verses remind us that money is transitory and temporal. Like flour in a sieve, money slides through some people's fingers.¹⁴ In 5:15, we come to "the naked truth." Solomon writes, **"As he had come naked from his mother's womb, so will he return as he came. He will take nothing from the fruit of his labor that he can carry in his hand."** Solomon points out that we go as we come—naked. We've even coined a phrase that reminds us of how we came into this world. If a person has no clothes on, we might say he's wearing his "birthday suit."¹⁵ Proverbs 23:4-5 says, "Do not weary yourself to gain wealth, Cease from your consideration of it. When you set your eyes on it, it is gone. For wealth certainly makes itself wings like an eagle that flies toward the heavens." Did you know that on the back of a dollar bill is a picture of an eagle with his wings stretched out? When I saw it recently I thought, "Now that's appropriate...and truly biblical as well." And that old dollar bill will just fly right out of my wallet and so will the next one and so will the next hundred and so will the next thousand. Solomon tells us why. They make themselves "wings."¹⁶

Every year, *Forbes* magazine publishes a special report on the top-earning dead celebrities. Last year (2007), the top five were Elvis, John Lennon, Charles Schulz, George Harrison, and Albert Einstein.¹⁷ These men earned a lot of money during their earthly lives and now their estates are prospering after their deaths, however apart from Jesus Christ it is vanity. Solomon is clear: You can't take it with you. However, the flip side of that coin is positive: You can send it ahead. Jesus commanded us to "store up for ourselves treasures in heaven" (Matt 6:20). By giving to the Lord's work and being a blessing to others, your money can outlive you. For now, we only need to remember that in eternal terms there is no own—only loan.¹⁸ In other words, we are not owners; we are merely stewards of God's resources.

Solomon concludes this section in 5:16-17 with disappointing words regarding the pursuit of wealth: **"This also is a grievous evil—exactly as a man is born, thus will he die. So what is the advantage to him who toils for the wind? Throughout his life he also eats in darkness with great vexation, sickness and anger."** Solomon reminds us that despite all of our work and wealth, we are going to die. And to make matters worse, if we are obsessed with wealth in this life, happiness will evade us. Andrew Carnegie was right, "Millionaires seldom smile." Money can't console you in loneliness, illness, or hardship.¹⁹ Affluenza hangs a dark cloud over life. It causes sorrow (fighting, lawsuits, greed), sickness (stress, ulcers, back pain), and anger (bitterness, resentment, anger at others who use you). And for what? *Money is a good servant but a bad master.*

Well, enough bad news, now for some good news. Solomon says that there is a divine prescription for achieving satisfaction, security, and significance in life. In 5:18-20, he shares that happiness ultimately comes from God. He mentions God four times in these three verses. Listen to these two truths about God.

6. God gives work as His gift (5:18). Even though you may assume that work is a curse, work is God's gift. Work was before the fall of man and work will continue into the eternal state; for ultimately work is an expression of worship. Solomon writes, **"Here is what I have seen to be good and fitting: to eat, to drink and enjoy oneself in all one's labor in which he toils under the sun during the few years of his life which God has given him; for this is his reward."** God gives mankind work as a reward! This ought to motivate you and me to express gratitude for our jobs. When you wake up tomorrow morning, you need to thank the Lord for a beating heart and for red blood pumping through your veins. You need to thank Him for your job and for the strength He has given you to work your job.

[Not only does God give work as His gift...]

7. God gives wealth as His gift (5:19-20). These final verses emphasize the truth that our wealth comes directly from the hand of God. Solomon writes, **"Furthermore, as for every man to whom God has given riches and wealth, He has also empowered him to eat from them and to receive his reward and rejoice in his labor; this is the gift of God. For he will not often consider the years of his life, because God keeps him occupied with the gladness of his heart."** These verses demonstrate that wealth is not condemned (cf. 1 Tim 6:16). The key phrase in 5:18 is "God has given riches and wealth." But you may say, "I thought I worked for it!" Yes, but God gave you health, a country, economy, skill, and opportunity.²⁰ Apart from His strength and provision, you would not have what you have. And God wants you to know that if He has given you wealth, He wants you to enjoy it. But one word to the wealthy: Enjoy the wealth God has given you without leaving Him and others out. God is good and the giver of good gifts. We want the good gifts God wants to give us. However, we often seek the gift but do not seek the capacity to enjoy the gift. Job observed that in Job 1:21—that The Lord gave and the Lord has taken away. Blessed be the name of the Lord. Job was able to say that because what God had given him as a gift of capacity was more important than the gift of prosperity itself. When we ask God for blessing, we should also ask Him for the gift of capacity so we can enjoy the blessings He gives. Our recognition of God as the one who gives the capacity to enjoy His blessings allows us to relax and enjoy whatever He gives. Principle: We must be more occupied with the giver than with the gifts.²¹

So keep busy and enjoy life; don't fret over its brevity and difficulty. Here's a happy heart. Righteous people are enabled by God to work hard, laugh loud, enjoy their life and their stuff as gifts from God's own hand. They have a rich and full life, whether they have prosperity or they are poor.

There is a story told of a rich industrialist who came across a simple fisherman. The rich man was quite perturbed to see the fisherman sitting back with his feet up next to his boat on a sunny afternoon. "Why aren't you out there fishing?" he demanded. "Because I've caught enough fish for the day," replied the fisherman. "Why don't you catch more fish?" asked the rich man. "What would I do with them?" "You could earn more money," said the rich man, who was becoming more impatient, "and buy a better boat so you could go deeper and catch more fish. You could purchase nylon nets, catch even more fish and make more money. Then you could buy more boats and could hire others to help you fish. Soon you would have a fleet of boats and would be rich like me!" "Then what would I do?" "You could sit down and enjoy life" said the industrialist. "What do you think I'm doing right now?" replied the fisherman as he gazed out towards the sea.

The lesson here is not that "money can't buy you happiness," but rather, "you don't need money to be happy," nor power, nor accomplishments, nor any of those things. Happiness lies outside of things we work for. It's not that we shouldn't work; it's just that it's useless to pursue happiness through work, or through what work can provide for us.²² Rather, God wants us to work hard and enjoy the good gifts that He has given us. *Make your money your servant to serve others, not your master so that it masters you.*

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Scripture References

Ecclesiastes 5:10-20

Psalm 73:23-26

Matthew 6:19-34

Philippians 4:10-19

1 Timothy 6:6-19

Hebrews 13:5

1 Peter 2:11

Study Questions

1. Do I love money and abundance (5:10)? How does this manifest itself in my life? How have I grown dissatisfied with my income and possessions? Read Matthew 6:24; 16:26; 1 Timothy 6:10; and Hebrews 13:5. At what point in my life have I been the most content? In what ways am I currently learning contentment? Read Philippians 4:11-12.
2. Now that I am financially well off, have my friends increased (5:11; cf. Proverbs 14:20)? Why or why not? Would these people still remain my friends if I lost all of my wealth tomorrow? Would they be around if I had serious needs? Is being wealthy all that I thought it was cracked up to be? Am I happier than I have ever been or was I better off when I didn't have as much (5:12)? When was I more satisfied (cf. 5:10)?
3. How have I been guilty of hoarding my wealth (5:13)? How have I seen my riches fail me (5:14)? What will I leave behind when I die (5:15-16)? How can I become a generous and cheerful giver? Read 2 Corinthians 9:6.
4. What makes your heart glad? Is it money, possessions, pleasure, or success? The message of the Bible is that we have been saved to have a relationship with God (John 10:10; 17:3). Our purpose in being is to come to know Him. Augustine (354-430) once said, "Our hearts are restless, until they rest in You." How have I found this to be true in my own life?
5. How is my work and my wealth a part of fulfilling God's eternal plan for my life and His kingdom (5:18-20)? Read 1 Corinthians 3:8, 14 and 15:58. How am I thankful for my job and my money? What steals away my contentment and joy? How can I counteract these "joy-busters"?

Notes

- ¹ See David Jeremiah, *Searching for Heaven on Earth* (Nashville: Thomas Nelson, 2004), 124. See “Hundreds of Coins Found in Patient’s Belly,” www.cnn.com, 20 February 2004.
- ² See <http://www.italiansrus.com/proverbs/proverb94.htm>; accessed 17 February 2008.
- ³ As Paul said, “Therefore, I testify to you this day that I am innocent of the blood of all men. For I did not shrink from declaring to you the whole purpose of God” (Acts 20:26-27).
- ⁴ See Randy Alcorn, *Money, Possessions, and Eternity* (Wheaton, IL: Tyndale, [1989] 2003), 49; Jeremiah, *Searching for Heaven on Earth*, 125-132.
- ⁵ This truth is also evident in 1 Tim 6:10: “For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs.”
- ⁶ Wayne Schmidt, *Soul Management* (Grand Rapids: Zondervan, 1996), 113.
- ⁷ See Rockefeller’s bio at http://en.wikipedia.org/wiki/John_D._Rockefeller.
- ⁸ Sermon News, “Spouses Who Love Money will cause Marital Problems”: <http://www.sermonnews.com/MembersOnlyStory.asp?ID=732>. For more info see http://www.reuters.com/article/gc08/idUSL059663420070305?&src=030507_1531_ARTICLE_PROMO_also_on_reuters.
- ⁹ William MacDonald, & Art Farstad, *Believer’s Bible Commentary: Old and New Testaments* (Nashville: Thomas Nelson, 1997, c1995).
- ¹⁰ Charlie Bing, “Be Wise with Your Wealth” (Eccl 5:8-20): unpublished sermon.
- ¹¹ Sleep (BDB 445) is a gift from God (cf. Ps. 4:8; 127:2; Prov. 3:24; 6:22). Those who do not trust God devise evil on their beds instead of sleeping (cf. Ps. 36:4; Prov. 4:16; Micah 2:1). Earthly possessions rob the owners of sleep (e.g., Prov. 11:28; 18:10-12; 28:11; 30:8-9). They constantly worry about (1) their loss or (2) getting more! Bob Utley, “Ecclesiastes,”: unpublished commentary.
- ¹² Jeremiah, *Searching for Heaven on Earth*, 128.
- ¹³ The Hebrew expression translated “bad investment” (Eccl 5:14) refers to any misfortune that results in the loss of wealth. Dr. Thomas L. Constable, “Notes on Ecclesiastes”; 2007 edition: <http://www.soniclight.com/constable/notes/pdf/ecclesiastes.pdf>, 17.
- ¹⁴ Barry C. Davis, *The Book of Ecclesiastes*, Multnomah Biblical Seminary unpublished class notes.
- ¹⁵ Ray Pritchard, *Something New Under the Sun: Ancient Wisdom for Contemporary Living* (Chicago: Moody, 1998), 150.
- ¹⁶ Charles R. Swindoll, *Living on the Ragged Edge: Coming to Terms with Reality* (Waco, TX: Word, 1985), 168.
- ¹⁷ Ed. Lea Goldman and David M. Ewalt, “Top-Earning Dead Celebrities”: http://www.forbes.com/2007/10/29/dead-celebrity-earning-biz-media-deadcelebs07_cz_1g_1029celeb_land.html.
- ¹⁸ Jeremiah, *Searching for Heaven on Earth*, 130.
- ¹⁹ Bing, “Be Wise with Your Wealth.”
- ²⁰ Deut 8:18.
- ²¹ Daniel Hill, “Ecclesiastes”: <http://www.gracenotes.info/>, 34.
- ²² Tim Krell, “Chasing the Wind,” unpublished paper.