

A Balanced Approach to Wealth

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[0 : 00] Well, good evening and a very warm welcome to you all to our evening service here from Stornoway Free Church. It's good of you to join us and we trust that as we come before God in worship that we'll know his blessing and that his spirit will bless us in fellowship but also his word to our hearts so that we can take that with us into our lives.

We're going to begin by praising God from Psalm 136. The first version of Psalm 136, that's in the Scottish Sauter on page 426 of the psalm books if you're using these.

We're singing to the tune Geneva, the first eight stanzas, verses Mark 1 to 8, first four stanzas. Give thanks to God, for good is he, for mercy hath he ever.

Give thanks to the God of gods, give ye, for his grace faileth never. Thanks give the Lord of lords unto, for mercy hath he ever. Who only wonders great can do, for his grace faileth never.

That's Psalm 136, the first version, verses 1 to 8. Give thanks to God, for good is he, for his grace faileth never.

[1 : 19] Thanks to the Lord of lords unto, for mercy hath he ever.

Thanks give the Lord of lords unto, for mercy hath he ever.

Who only wonders great can do, for his grace faileth never.

Who by his wisdom made heavens high, for mercy hath he ever.

Who by his wisdom made heavens high, for his grace faileth never.

[2 : 20] Who by his wisdom made heavens high, for his grace faileth never. To him that made the great light shine, for mercy hath he ever.

The son to rule till day decline, for his grace faileth never.

Now we're going to read God's word. The first reading tonight is from Matthew's gospel. The gospel of Matthew, chapter 19. And verses 16 to 30.

Matthew 19 at verse 16. And behold, a man came up to Jesus saying, Teacher, what good deed must I do to have eternal life?

And he said to him, Why do you ask me about what is good? There is only one who is good. If you would enter life, keep the commandments. He said to him, Which ones?

[3 : 26] And Jesus said, You shall not murder, you shall not commit adultery, you shall not steal, you shall not bear false witness, honour your father and mother, and you shall love your neighbour as yourself.

The young man said to him, All these I have kept. What do I still lack? Jesus said to him, If you would be perfect, go, sell what you possess and give to the poor, and you will have treasure in heaven.

And come, follow me. When the young man heard this, he went away sorrowful, for he had great possessions. And Jesus said to his disciples, Truly I say to you, only with difficulty will a rich person enter the kingdom of heaven.

Again I tell you, it is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God. When the disciples heard this, they were greatly astonished, saying, Who then can be saved?

But Jesus looked at them and said, With man this is impossible, but with God all things are possible. Then Peter said in reply, See, we have left everything and followed you.

[4 : 38] What then will we have? Jesus said to them, Truly I say to you, in the new world, when the Son of Man will sit on his glorious throne, you who have followed me will also sit on twelve thrones, judging the twelve tribes of Israel.

And everyone who has left houses, or brothers, or sisters, or father, or mother, or children, or lands, for my name's sake, will receive a hundredfold, and will inherit eternal life.

But many who are first will be last, and the last first. we pray God will follow with his blessing, that reading of his word.

Let's call upon him now in prayer. Let's join together in prayer. Our gracious God and our Father in heaven, we bless you tonight that we have this opportunity and facility of sharing together in the gospel, in the worship of your name, of coming before you to express our need, and to seek, O Lord, that out of your fullness, you would once again meet us in our need.

And we thank you, Lord, for all that you are to your people, each and every moment of every day. And although we are not ourselves consciously aware of this, so as to reckon with it, and give thanks as we ought, we recognize nevertheless, that it is in you we live, and move, and have our being.

[6 : 08] And that every moment that we spend, we are upheld by you, while we are in this life. We thank you, Lord, for the facility of worship, and for the way that you instruct us to come before you, to worship you as God, and to bring before you the songs of praise that we sing in your praise, and to bring before you our reading of your word, our exposition of it, and our hearing of it, and our calling upon you in prayer.

We thank you, Lord, for all the promises that accompany these activities of worship. as we come to exercise them this evening, and indeed at every time.

We thank you tonight, O Lord, for the many privileges we have. In the midst of much that causes us concern, O Lord, and especially in these days, with this pandemic that has overtaken the world.

We have it always, Lord, in our minds, each and every day we awaken at this time. Yet you are above all of these things, in the serenity of your being, in the glory of your being, in the wonder of your omniscience, and in the beauty of your government.

And we thank you, O Lord, that we come to acknowledge these things through faith, the faith and the recognition that you have given to your people, that acknowledge you as God, all wise and all powerful, and able to do exceeding abundantly, above what we are able to ask, or even think.

[7 : 41] Help us, Lord, we pray at this time, as we express our own weakness to you. You have made it obvious to us, O Lord, over these past months, how little we have of insight and ability and knowledge, and especially ability, to overcome this virus ourselves, whether it be through our strength, of intellect, of mind, of body, or even of our human wisdom.

Lord, we look to you, and we seek that you would help us, for there is help in none other. And O Lord, you have given many people wonderful gifts of knowledge, of expertise.

Lord, help us, we pray, to look beyond even these, to the God who created us, who guides the whole universe at every moment. Help us to realize how helpless we are, without you, and impress upon us, O Lord, even through this grievous providence, how much we need you, and how willing you are to come to help us.

If we cry out to you, and come and humble ourselves before you, we ask, Lord, that you would enable us to do that. We pray for those tonight whose lives have been blighted by this pandemic, by this virus.

We know, Lord, throughout the world, that many millions are affected, in their lives individually, and families. We pray that you would bless each and every one, directly affected by it, whether through contracting the virus themselves, or having it in their families, or having lost loved ones through it.

[9 : 22] Lord, we look to you and ask for your guidance, and your comfort, and your strength for us all, and especially for those who are in deepest need. We pray for those who are, again, restricted in their movement, to their own homes, or to other places of residence.

We pray that you'd bless them, Lord, whether it be in their own private homes, or in student residences. We commend them to you, and ask that you would, especially, Lord, as they find themselves having gone to attend colleges, and universities, and unable to leave flats, due to the outbreak of the virus, in these places.

Remember them, we pray, O Lord, and give those who are anxious over them, at home, give them, we pray, the strength that they need, and protect and care for them, O Lord, so that they may be brought safely through this time of crisis.

We pray for those who have lost work, for those, O Lord, who will not have work to go back to when this is over. We pray not only for individuals, we pray also for businesses, for enterprises, for authorities.

We ask that you would grant, Lord, at this time, that you would prevent further devastation, in our own economic situation, as a people, as a nation, and indeed throughout the world.

[10:50] O Lord, our God, we recognize that, humanly speaking, it will take us a long time to recover, even in those things. And we do pray, O Lord, again for your help, especially for those who are in government, who take decisions on a daily basis, in regard to this crisis.

We commend them to you. We pray for them, and we ask that you would give them insight, and wisdom, and courage, and resolve, and help them, O Lord, at this time, as they struggle, at many times, as we all do, to look for a solution, and to find a way forward, day by day.

We appeal to you, O Lord, for them. We ask especially that you would give to those of them who do not know you, and don't want to know you, or recognize you as God.

Lord, we pray that you would enter into their thoughts, into their hearts and minds, give them to see that they rule by your authority, and that they can come to you, and seek grace, and seek strength, and seek help, and seek guidance, and seek comfort, and assurance.

You have all of these in abundance to those who ask you. We pray that you would bless all others, O Lord, at this time, who, in other circumstances, are suffering at this time.

[12:08] We pray that you'd bless those who've lost loved ones, in these recent days, in our own community, in our own congregation here. Bless these families, we pray, and grant them, O Lord, in the days ahead, when some will have to look forward to funerals, for their loved ones.

Lord, we pray that you would continue to uphold and bless them. We give thanks, too, for news of those who've returned home from illness and hospital, for those who are recovering from operation, from surgery, for those who have been diagnosed with serious illness.

For all of these, O Lord, we pray, and ask that you would grant your blessing to them, and to their families. Again, we remember our own young people, and ask that you would bless them, O Lord. Bless them at this time of holiday, from school. We pray that you would watch over them, and give them to enjoy their time off. Bless those who teach them in their day schools. We give thanks for them, for their dedication, for the way in which they have faced these additional responsibilities and burdens.

We pray, especially tonight, for those who give learning support in our schools, for the challenges they face. We pray that you would strengthen them, and equip them. We pray that the children under care, O Lord, many who face so many difficulties of social deprivation, and economic hardship, and other forms of difficulty.

[13:36] Lord, bless these children, we pray as well, and grant that the teaching and help they receive, might be beneficial to them. And so we ask that you would continue to bless us now, as we commend to you all other areas of care that we are aware of.

Those who minister to the old aged, to those in care homes, those in nursing homes, those in hospitals, those in hospices. Lord, remember them, we pray.

Remember those who deal with difficulties in other people's lives that are difficult to share. We pray especially for those dealing with unwanted pregnancies.

We pray for those in our own congregation who minister to such. Ask, O Lord, that you would continue to encourage them, to bless them, and to make them a blessing to those that attend upon their care.

So receive us now, we pray and continue with us and pardon our many sins for Jesus' sake. Amen. Now, children, I want to just say another word to you tonight.

[14:42] Most of you are watching about worship. We began last week looking at a few studies about worship very briefly. And last time we asked, whom do we worship? And we saw that God alone is to be worshipped.

We worship him as our creator. We worship him too as our saviour or redeemer. God is both of these to us. And tonight we're asking the question, why do we worship?

Why do we worship God? And there are two ways in which we can answer that as well. It's so important for us, not just for yourselves as children, but for all of us also as adults, to understand worship, to understand something of what it's about and why we do it and why it's important.

There's nothing more important that we do in our lives than to worship God. Well, why do we worship? First of all, because it's right for us to do so.

God created us in a way that enabled us to worship him. He gave us minds. He made us different to the rest of the creation, to the animals, to the birds, to the fish.

[15:48] He made us different, especially in this way, that we are able to worship God. We're able to think about God, have a relationship with God, praise God, pray to God, read God's word, hear

his voice.

All of that makes it possible for us to worship him. And he gives us his Holy Spirit to help us to worship him. It's right to do it because we were created to worship God.

And it's right to do it as well because God is worthy of our worship. That means God always deserves our worship. Psalm 34, David began the psalm by saying that he would bless the Lord or praise the Lord at all times.

Sometimes, you know, it's difficult, isn't it, when things are really difficult for us, when we're really being tried and tested and in pain, and something's happened that has really disappointed and hurt us.

It's difficult then for us to just immediately think about giving thanks to God or worshipping God. But that is what we really know God is worthy of. He deserves our worship always.

[17:01] Whatever things are happening in our lives, God deserves our worship. He is worthy. And worship actually relates to the word worth.

It's really, in the old way of speaking, Old English had the word worth-ship. You're worth-ship. You're called judges or magistrates.

You're worth-ship. And God is especially one that we actually speak of as worthy. He is worshipped by us because he is a worth-ship to us.

He is deserving of our worship. So why do we worship God? Because it is right for us to do so. The fact that we are created to worship him, and also that he deserves our worship.

But secondly, we worship God because he requires it from us. He commands us to worship. And this verse in the psalm that is mentioned there, Psalm 29 and verse 2, in Psalm 29 and verse 2, you find David the psalmist there, say, about God.

[18:12] It's a psalm of David where he says, Ascribe to the Lord the glory due to his name. Worship the Lord in the splendor, or in the beauty, of holiness. And as that is God's word to us, though David wrote the psalm, it's now God's word to us.

So God is speaking to us through that. And what he's saying is, he's commanding us to worship him. Worship the Lord in the splendor of holiness, the way he himself deserves, and the way he himself requires of us.

And because God knows that sometimes, indeed, very often if we're honest, we sometimes forget about worship, or don't feel like worship, God's word comes to us by way of command.

Worship the Lord in the beauty of holiness. So, why do we worship? Because it's right for us to do so, because God has created us to do so, and because he's deserving and worthy of our worship. Why do we do it? Because it's required by God. He commands us to worship him. So worship is an act of obedience. And of course, the other side of that is, failing to worship him, or neglecting our worship, means it's a sin.

[19:28] Not to worship God as we ought. And one of our great privileges is, that we can gather as we do tonight, even online, to worship the Lord in the splendor of holiness.

Let's now say the Lord's Prayer together. Join together in the Lord's Prayer. Amen. Our Father, which art in heaven, hallowed be thy name.

Thy kingdom come. Thy will be done on earth as it is in heaven. Give us this day our daily bread, and forgive us our debts, as we forgive our debtors.

And lead us not into temptation, but deliver us from evil. For thine is the kingdom, the power and the glory, forever. Amen. We're going to read again this time.

We're reading in Ecclesiastes. This is the passage we're going to look at this evening. That's the book of Ecclesiastes, and chapter 5. I'm going to read from verse 8.

[20:31] This is where we stopped last time. Verse 8, on to the end of the chapter. So that's Ecclesiastes, and chapter 5, and at verse 8. If you see in a province, the oppression of the poor, and the violation of justice and righteousness, do not be amazed at the matter.

For the high official is watched by a higher, and there are yet higher ones over them. But this is gain for a land in every way, a king committed to cultivated fields. He who loves money will not be satisfied with money, nor he who loves wealth with his income.

This also is vanity. When goods increase, they increase who eat them. And what advantage has their owner but to see them with his eyes?

Sweet is the sleep of a labourer, whether he eats little or much. But the full stomach of the rich will not let him sleep. There is a grievous evil that I have seen under the sun.

Riches were kept by their owner to his hurt, and those riches were lost in a bad venture. And he is a father of a son, but he has nothing in his hand.

[21 : 44] 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. This also is a grievous evil.

Just as he came, so shall he go. What gain is there to him who toils for the wind? Moreover, all his days he eats in darkness, in much vexation, and sickness, and anger.

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. 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.

For he will not much remember the days of his life, because God keeps him occupied with joy in his heart. Once again, we pray that God will bless these words to us as we now turn to look at this passage as we follow in these studies of Ecclesiastes.

[22 : 58] The Bible has a lot to say about wealth, not just money, but wealth in terms of material things, material goods, riches of all kinds. And that shouldn't surprise us that the Bible has such a lot to say about wealth, because the Bible always shows how wealth is connected one way or other with our spiritual condition and our spiritual lives and the outcome of our lives at the end of their course in this world.

Jesus said a lot about wealth. Sometimes he spoke condemningly of those who abused their wealth or kept their wealth from those who were in need. You'll find in Paul's epistles many passages saying the same sort of things.

We'll look at a few of them as they come up in reference during our study tonight. And so the passage you find here, in keeping with what you find in the likes of Matthew chapter 6 and some of Paul's writings to Timothy and so on, all these other passages, but this passage as well is very much a counter to materialism.

It's a counter not only to materialism as you find it in the world around you, but a counter also to the materialism that you find in our own experience in the church.

Materialism, the whole spirit of materialism, is not confined to the world outside the church. You know in your own life, as I know in my own life, how materialism is such a great temptation, how it's always there as something ready to be taken up in our thoughts, in our attitude, as something that we are warned against in scripture because it's so easy for us to be carried away on the tide of materialism.

[24 : 46] And the impact of materialism in all its forms on the church down through the centuries has been vast. And that is why it's so sad to see in the course of history right up to the present day that the church and some forms of teaching from the Bible as they are twisted actually commend materialism and commend riches as something that God wants for everybody.

All it is is Ecclesiastes with its counter to materialism. And at the time that we understand this to have been written, as most people, as we said, when we started these studies, attributed to Solomon, but at that time in that part of the world, Egypt had again become somewhat strong financially and was exerting a fairly wide economic influence on other parts in that region.

And so there was a very strong temptation for the people of Israel to come and trust in the likes of riches or the likes of Egypt or these nations that had economic ability and power or even under Solomon in their own economic resources.

Here is one passage and you find many similar ones in the prophets as well that actually warned the people against trusting in riches, against living for wealth in itself.

And that's really how we're looking at this this evening. It's the way that Ecclesiastes gives us a balanced view of wealth or how to handle wealth, how to think about wealth.

[26 : 25] First of all, it talks about the unsatisfied life in verses 10 to 12. The unsatisfied life is described here as the life that lives for wealth.

The second thing he brings up before us is the sad life, the life that fails to enjoy life in the ordinary course of life. Verses 13 to 17.

That's the sad life. And then he speaks about the good life. And the good life is the life that relishes God's gifts on a daily basis.

It really enjoys life by way of what God gives us to enjoy. Verses 18 to 20. That's how we're dividing up the passage. The unsatisfied life, the life that lives for wealth, the sad life, the life that fails to

enjoy life, and the good life, the life that relishes God's gifts daily.

Now you notice how he begins describing verses 10 to 12, the unsatisfied life. He begins by saying, if you see in a province the oppression of the poor, the violation of justice and righteousness, do not be amazed at the matter.

[27 : 41] In other words, he's saying to us, don't be surprised. Why is he beginning here with a reference to the poor? He's going to be dealing with wealth and the managing of wealth and a balanced view of wealth.

Why is he beginning with the poor? Why does he make this reference to the poor and for us not to be surprised when you see the oppression of the poor and the violation of justice and righteousness, especially in relation to the poor?

Well, he gives us the answer there in verse 8, the second part of verse 8. Because he says, the high official is watched by a higher and there are yet higher ones over them.

There are different ways of taking that but one very possible way of taking it is that what he's referring to is that those at the top of the pile, those at the top of the strata of any culture or any nation or any economy, those who are actually at the top look after themselves.

They know how to look after themselves even at the expense of the poor. They know how to look after each other. In the 1960s, a publication in America, something a bit like Private Eye or one of those magazines that set things out satirically in order to critique certain things you find in society that can be disagreed with.

[29 : 03] Well, there was a cartoon and there was a king or a figure on a balcony looking down on others and this king was actually saying, you know what the golden rule is?

Now, that of course comes from the teaching of Jesus. The golden rule is do unto others as you would have them do unto you. And here he is saying, remember the golden, you know what the golden rule is?

And one of those down below is saying, what is it? And another of his companions answers, he who has the gold makes the rules. He who has the gold makes the rules.

That's how it's always been. That's how it's always been because that's human nature. That's fallen human nature. Those who have the power want to retain the power, want to use the power very often for their own benefit, never mind the poor, never mind the cause of those who are oppressed. You know, you often hear the question asked, why doesn't God, if he exists, why doesn't God do something about poverty throughout the world? Why doesn't he come and intervene in all these places where poverty is such a terrible blight on the lives of so many millions of people?

[30 : 13] Well, it's not easy to answer that question. But what we have to say, certainly as part of the response is this, that the basic cause of poverty is not lack of intervention by God, but human greed.

human avarice, human selfishness, oppression, poverty from those who are in charge.

You look at all the countries in the world where you find grinding poverty. And very often you'll find that the problem is that those at the top are creaming off the resources for themselves, whether it's oil or money, dollars or whatever it might be, you'll very seldom find even in the poorest countries in the world those who are in charge living a life of poverty.

They'll have money stashed away in overseas bank accounts. They'll be worth millions if not billions. I've written today that Africa, as we are sure aware of, is one of the poorest areas of the world when you take the whole of Africa into perspective but there are actually 20 billionaires living in Africa.

20 billionaires. They're not all rulers, they're not all in charge of nations, but this is what Ecclesiastes is really hitting us with. It's reality, it's just the world as it is, it's just how things are.

[31 : 42] And that's really the great thing about Ecclesiastes. Sometimes it just comes and punches you right between the eyes or right in the gut because it tells it as it is. in order to get to the truth.

This is life under the sun. This is really how it is for so many human beings. And it's no surprise, he's saying, because the high official is watched by a higher.

They look after themselves. They make sure that they've got enough and that things are okay with them. Remember tonight, friends, in prayer those who are blighted by poverty in these places in the world and all the societies and different agencies that are trying to help the poor and have such difficulty of access to those who are in power to actually get resources to those who are in need.

And then in verse 10, he continues this unsatisfied life by saying, he who loves money will not be satisfied with money, not he who loves wealth with his income.

Now notice what he's saying. He's very careful in how he puts things. He's not saying he who has money will not be satisfied with money because there's nothing really wrong with having wealth.

[32 : 52] The Bible never denounces the possession of wealth in itself. Many of the great figures in the Bible were actually very wealthy people. Lydia was a seller of purple when she was converted in Philippi and became a founded member of the church there.

She was obviously a very well-to-do woman. She's not denounced for that. Abraham was a very wealthy man. Job was a very wealthy man. Extremely wealthy man.

God didn't come and say it's not right for you to have that much wealth. This is not denouncing the possession of wealth. You notice what it's saying. He who loves money. This is the critical thing.

The unsatisfied life is the life that lives for wealth. Not the life that has wealth. But the life that lives for wealth. That really makes wealth God.

That puts wealth, whatever kind of wealth, in terms of money or possessions, materials, whatever. But that's really what it's saying. He who loves wealth will not be satisfied with wealth.

[33 : 56] One of the richest men who ever lived was John D. Rockefeller. Lived in the early 1900s in America and the USA. He was one of the richest men ever to have lived.

He possessed at one time something equivalent to around 1% of the whole of the American gross national product. In today's terms, we're told he was worth then about \$400 billion.

A billion dollars is \$1,000 million. He was worth \$400,000 million. Somebody once asked him, when do you think a person who has your wealth will come to say that's enough?

You know what his answer was? When I have a little bit more. When I have a little bit more because that's what the love of money does to you.

The love of money means you're never going to be satisfied with it. Living for money, living for wealth means you're always going to be looking for more, always wanting more of the same.

[35 : 00] And not only that, but in verse 11 he says, in any case, when goods increase, they increase who eat them. And what advantage has their owner but to see them with his eyes?

The more people gather of wealth, the more people live for wealth, the more they have to dole it out to those who have to be employed by them, to those who have to actually meet them, whether it's accountants or lawyers or whatever, but a lot of their wealth is to spend.

You might say that's a good thing. It is in some ways, but what it's really saying is you can't really hold on to it anyway. What's the point of living for it? And then, of course, in verse 12, you find another very important point.

Made sweet is the sleep of a labourer. That's in contrast to the person who's making money, the be-all and end-all of life, whether he eats little or he eats much, but the full stomach of the rich will not let him sleep.

And I don't think that just means physically that he's got indigestion, though that might often be the case. you can actually look at that metaphorically as well, and say that what it means is the person who lives for wealth is always going to be worried.

[36 : 10] He's always going to be anxious, always going to wonder how that wealth is going to increase, always going to be scared that that money is going to drain away, that he's going to lose it or lose some of it. You see, the more we live for wealth, the more anxiety it brings into your life.

Sadly, there are so many people who have worried themselves literally to death because they've lived for wealth. That's why Jesus says, as we'll see in a moment, seek first the kingdom of God and his righteousness.

Don't be taken up by the material things of this world and live for them and live for wealth. You consider, he says, the lilies of the field, how they grow. They neither toil nor spin, but I tell you, Solomon in all his glory was not clothed like one of these.

And he says, does your father not know what you need? Will he not give you what you need? Not what you might want yourself, but what he knows you need. So seek first the kingdom of God and all these things will be added to you.

You might think this is really not a very spiritual sermon tonight, not a very spiritual subject, but as I hope we'll see as we go through it, as I hope we've seen already, it is directly related to our spiritual condition, our relationship to God, our relation to other people, our relation to eternity, our relation to eternal life.

[37 : 37] Living for wealth is a seriously flawed outlook on life. Secondly, he speaks about a sad life, and the sad life, the one that fails to enjoy life, verses 13 to 17, there is a grievous evil that I have seen under the sun.

Riches were kept by their owner to his hurt. Those riches were lost in a bad venture, and he's the father of a son, but he has nothing in his hand. It's important again, you see, he's saying this is a grievous evil.

He's talking about a life that fails to enjoy, fails to enjoy the things of life, because this person is rich, but he's hoarding the riches, or she's hoarding the riches.

Not only that, but sometimes they're just lost in pursuit in a bad venture. The person that lives for wealth wants to try and capitalize on that, wants to try and actually multiply that wealth as much as possible, so he gets into a venture, but then he loses it, and much of it is gone.

It's a sad life. It's a grievous evil, he's saying, the kind of life that fails to enjoy life and really doesn't want to use the resources they have for the good of themselves or others.

[39 : 02] It really brings to mind something like this bad venture, for example, brings to mind the seriousness of gambling. How many families do you see in adverts for gambling living in poverty?

You don't see that. You see the glossy side of it, you see the fun side of it as presented at least, the purported fun side of it, but you don't see the gambler who's really living in 10,000 or 20,000 or more debt.

You don't see the families that are suffering because they've got into debt through the gambling of one or other of the family. That's just one example of gambling and there are ways in which money can be lost and which resources can actually be flattered away.

And you see what Christy asked us is saying is sometimes we think that that's just something that needs some therapy, that it's in the form of some kind of illness, that's a problem that has to do with a person's mindset and all of that is true.

And we have every sympathy with those who are in situations of debt and poverty and difficulty and are caught up in addictions like gambling itself and that's certainly true.

[40 : 19] You can see it as an addiction but you see the Bible goes further than that and it's not doing that, God is not doing this in his word out of any lack of sympathy or out of any lack of mercy or just really wanting to be hard and harsh about things but it is saying it's a grievous evil.

It's a sad life but it's also a sinful life because sin is at the bottom of all of these things, of all of this neglect, of all of this hoarding, of all of this drive for more of these resources, of these material things.

And in the tenth commandment you find the command thou shalt not covet, you shall not covet. And perhaps we don't realize that that actually lies behind every one of the other nine commandments that are before that in the ten commandments.

When God is saying you shall have no other gods before me, he really means you will not covet a God of your own, a God as an alternative to me. When God is saying to us remember the Sabbath day to keep it holy, the alternative of that is coveting an alternative kind of keeping of the Lord's day or even not keeping it at all, just following our own preferences.

When he says you shall not commit adultery, behind that you've got the coveting of somebody else's spouse. When he says you shall not kill, it's the coveting of either your own life at the expense of others, or when you say you shall not steal, you're coveting somebody else's possessions.

[42 : 01] You see every one of these commandments in anticipation or advance of the tenth have something or other to do with coveting, desiring something in an illegitimate way.

And really Ecclesiastes is presenting us with this issue of covetousness as one of the major sins in our lives. And here's the sad thing.

This person is a very sad life altogether because having lost all of that, he's the father of a son but has nothing in his hand. He's got nothing to pass on by way of a legacy.

Perhaps it even means he's got nothing to feed his family with. And there are sadly households in our own land tonight like that. We pray for them and hopefully we would practically want to help them as well.

But you know, the underlying root of that is this matter of our sinful heart. Our sinful heart, our failure to see that our priority must be God himself and the enjoyment of whether it's little or much that he gives us.

[43 : 12] And anyway, you're going to leave it all behind. Anyway, what's the point of living for money, living for wealth? 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.

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? You see, what he's saying is, supposing you gain the whole world, as Jesus said elsewhere, but lose your soul, what profit is it?

What gain is it? Toiling for the wind, he's saying, it's just futile. You can't grasp the wind and hold it in your hand.

Neither can you hold on to your wealth. All that this world will give you at the end of your life, there's just a tiny slice of ground in which to place your body.

That's all. What is the point of living for wealth itself? What is the point of having a sad life and failing to enjoy?

[44 : 15] We'll come in a moment to how we come to enjoy life, as God would have us to enjoy it, but the failure to enjoy life is really to leave it all at the end of the day, leave it all behind. That's what Jesus taught, wasn't it, in Luke chapter 12, and that passage of the parable, as it's called, of the rich fool, where Jesus said, take care and beware, guard against covetousness, for one's life does not consist in the abundance of his possessions.

And he told him a parable, saying, the land of a rich man produced plentifully, and he thought to himself, what shall I do, for I have nowhere to store my crops? And he said, I will do this. I will tear down my barns and build larger ones.

There I will store all my grain and my goods, and I will say to my soul, soul, you have ample goods laid up for many years, relax, eat, drink, be merry. But God said to him, you fool, this night your soul is required of you, and the things you have prepared, whose will they be?

So is the one who lays up treasure for himself, and is not rich toward God. When Jesus is our treasure, it doesn't matter how much or how little we have of this world's goods, we have everything we need in Jesus himself.

We have the treasure that God has provided in eternal life in him. That's why Jesus himself said, as we quoted before, seek first the kingdom of God and his righteousness.

[45 : 49] That's why he said, come to me, all you who labor and are heavy laden, and I will give you rest. Take your mind off living for the present, living for wealth, living for this life, for the material things of this life.

Come to me, and I will give you rest. Take my yoke upon you, learn of me. Verse 17 really speaks about living in misery. For over all his days he eats in darkness, and much vexation, and sickness, and anger.

It's really a summary of, you could really see a picture in that, the prodigal son. So much of these practical points in the Old Testament, in these wisdom books, are taken up in the Gospels, and in the epistles as well, but you'll find that many times that Jesus spoke, he was obviously referring to or bringing up these teachings of the Old Testament.

This is an example where much vexation and sickness and anger. The prodigal son, he was desperate to leave home. He wanted to enjoy all of this legacy that was coming to him when his father would die, but he couldn't wait for that.

His father gave him his share, off he went. He spent it all in a wasted life, and he ended up in desperate need and desperate poverty. He sat down and said, in my father's house, there's bread enough to spare, and I'm perishing here with hunger.

[47 : 21] See, the misery of emptiness, the misery of the emptiness that doesn't have God, that doesn't have the riches of God to enjoy. As one person put it, the craving for fullness of wealth is outdone by the misery of emptiness, when you realise that that wealth will not give you happiness.

The misery of realising that you are empty despite being filled with the things of this life, that misery is worse than the craving a person has for wealth.

So, it's a sad life, as well as an unsatisfied life. And here is, practically and theologically, here is Ecclesiastes really hitting us with these truths.

And thirdly, he speaks about the good life. Though behold, he says, verse 18, the old I have seen to be good and fitting, that what I have seen to be good and fitting is to eat and drink and find enjoyment.

Now, very briefly, this is good and fitting, he says. The things that God has given, he's talking here about the ordinary course of life, not just the spiritual life that God gives us, the eternal life that you have in Jesus, of course, that's something good and profitable and fitting.

[48 : 52] He's talking here about the course of life and the good things that God gives us practically to enjoy. He's saying, it's right, it is fitting to enjoy these, not in sheer pleasure as the person who lives for the world wants to live, but enjoying life is appropriate, enjoying life is fitting for a Christian.

We mustn't actually fall into the trap that thinks, well, I've got things to enjoy, but I mustn't actually reveal that I'm enjoying life. I'm a Christian, I've got to dampen things down, I've got to keep my enjoyment in a way that can't be seen.

Well, he says here, you have few days in this life that God has given us, that is our lot, we can't change that, that's fixed by God. What we can do is enjoy them while we have them.

Enjoy the things that God gives us to enjoy. Enjoy the things practically in life that make life worthwhile. That doesn't mean they're more important than the spiritual life, more important than eternal life, than Jesus himself, but they are to be enjoyed.

Don't be afraid of enjoying them and telling people that you enjoy them because he says this is God's gift. Even talking here in verse 19 of those who have the wealth and possessions and God gives them the power to enjoy them, this is the gift of God.

[50 : 19] God. And the recognition of that is one of the keys to satisfaction in life. That God gives us the material things we have, whether we've got less or more than others is not the point.

What we do have from the hand of God we have to enjoy. We have in God's purpose so that we will enjoy them in relation to himself, in thankfulness, in dependence, in helping others and enjoying them in our own souls.

Because one of the things you find in this passage that we've mentioned all the way through till now, how little mention there is of God in Ecclesiastes, but now you see God is mentioned three or four times here and on into chapter six.

There's about nine references to God here from the end of chapter five into chapter six. He's really bringing God to the fore and saying to us, this is the key to satisfaction, not to live for wealth, not to live so as to have a sad life that fails to enjoy the things of life, but live in a way that knows this is what God has given me and I have to enjoy it for his sake and for his glory and for the benefit of other people as well, because that's why he's given it to me, not to be hoarded, not to be kept to myself, not to actually have it but nevertheless live a sad life.

This is the good life, life and enjoyment of God's gifts. That's why Matthew chapter six puts it the way we saw it quoted earlier and seek first the things, seek first the kingdom of God and his righteousness and all those things will be added to you.

[52 : 08] Therefore, do not be anxious about tomorrow. This is what deals with anxiety. Anxiety is connected with materialism. When Paul wrote to Timothy, one of the things he said in first Timothy, as he brought Timothy some advice as to how to conduct his ministry, he spoke about the days to come and false teaching and all of that but he says in chapter six of first Timothy, now there is great gain in godliness with contentment for we brought nothing into this world and we cannot take anything out of the world.

But if we have food and clothing with these we will be content. But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction.

For the love of money, the love of mammon is the original word in the old translation, means more than money, means material things. The love of mammon is the root of all kinds of evils.

You see, not the possession of money, not having it, but loving it, living for it. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs. You see, as we said at the beginning, it may seem that this has very little spirituality about it, very little connection really with Jesus, with eternal life, with all of these things. But what Paul is saying, there is absolutely, there's a direct line between Ecclesiastes 5 and this passage and the teachings of Paul and the teachings of Jesus.

[53 : 49] Because he said, many have in the pursuit of wealth for its own sake, have pierced themselves through with many sorrows and left the faith. He speaks to Timothy also elsewhere of Demas.

Demas has forsaken me having fallen in love with this present world. Having fallen in love with the things of this life, material things.

Now, I'm going to try and show you a photo from a tablet just now. Hope this works. If not, you can look it up yourselves anyway afterwards. A painting from the 1500s by a Flemish painter called Quentin Matz.

It's called The Money Lender and His Wife. I hope you can see that. If I bring it up to the camera, you can see the money lender there counting his coins and his wife who is reading a religious book, a substantial book, but what's she doing?

She's being distracted. What's she being distracted by? She's being distracted by his counting. The counting of his money has taken her eye off the most important things he's doing at that time. And if you notice there's a wee mirror there and the mirror shows a reflection of a window in the room which is not shown in the other parts of the painting, the main painting.

[55 : 14] And I'm not sure if you can see it, but the window, the way in which the panes of glass are divided into four, it's in the shape of a cross. And actually at the bottom you'll find a figure there, and it's actually the figure of the artist himself.

He's painted himself into it and what is he doing? He's reaching out, he's taking hold of what is really essentially the foot of that cross. He's reaching out to it and holding on to it.

That's where Ecclesiastes has taken us tonight. It's taken us to the cross of Jesus. It's taken us to the treasure that God has provided in him. It's telling us instead of living for wealth, instead of failing to enjoy life, live the good life.

And living the good life means take hold of Jesus. Reach out and take hold of him, of his cross, of all that you find there. Hold on to that because whether you're rich or poor, you will never be poor if you have Christ as the king of your life, if you're a subject of his kingdom, you have riches untold. Now may God bless to us these thoughts on his word. We're going to finish tonight again singing to God's praise in Psalm 62. That's in the Sing Psalms version, Psalm 62.

[56 : 44] And from verse 7, singing to the end of the psalm at verse 12. My honour and salvation rest on God, my rock and mighty fort.

O people, trust in him always. To him alone pour out your heart. The low-born man is but a breath, that high-born man is but a lie. Weighed in a balance, side by side, they come to nothing but a sigh. Do not seek after wealth by force or triumph in ill-gotten gain. And even though your goods increase, set not your heart on what is vain.

My God has spoken. I have heard that you are strong and loving, Lord. Each one according to his deeds, you will assuredly reward. We'll sing to the tune Head on Gate, these verses, Psalm 62.

My honour and salvation rest. My honour and salvation rest on God, thy rock and mighty far.

[57 : 53] O people, trust in him always, to him alone for at your heart.

The low-born man is but a breath. The high-born man is but a lie.

Within a balance side by side, they come to nothing but a side.

Do not seek after wealth by force or triumph in ill-gotten gain.

And even though your goods increase, set not your heart on what is vain.

[59 : 14] My God has spoken, I have heard that you are strong and loving, Lord, each one according to his deeds.

You will assuredly reward. Now may the grace of the Lord Jesus Christ, the love of God the Father, and the communion of the Holy Spirit be with you now and ever more.

Amen. Thank you very much indeed once again for joining together with us in this time of worship.

Again, it's so gratifying to see so many people from different parts, not only of the country but of the world tapping into these services and I trust that God will bless them to you all and that will keep you also safe in these days to come.

Thank you. Thank you.