

# The love of money

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[ 0 : 0 0 ] Ecclesiastes chapter 5, and then we'll sing, and then we'll consider this passage together. Thank you to Richard who took the first seven verses of Ecclesiastes 5, quite different from the stuff that we've looked at up until now, about toil and meaningless and so forth. We were looking at worship of God and vows and so forth. Now, the preacher, the teacher goes back to looking at riches and the meaninglessness of riches, and that's the topic this evening. So, let's read from verse 8 and the whole of chapter 6. If you see the poor oppressed in a district, and the justice and justice and rights denied, do not be surprised at such things. For one official is eyed by a higher one, and over both are others higher still. The increase from the land is taken by all.

The king himself profits from the fields. Whoever loves money never has enough. Whoever loves wealth is never satisfied with their income. This too is meaningless. As goods increase, so do those who consume them. And what benefit are they to their owners except to feast their eyes on them? The sleep of a laborer is sweet, whether they eat little or much. But as for the rich, their abundance permits them no sleep. I have seen a grievous evil under the sun, wealth hoarded to the harm of its owners, or wealth lost through some misfortune, so that when they have children there is nothing left for them to inherit. Everyone comes naked from their mother's womb. And as everyone comes, so they depart.

They take nothing from their toil that they carry in their hands. This too is a grievous evil. As everyone comes, so they depart. And what do they gain since they toil for the wind? All their days they eat in darkness with great frustration, affliction, and anger. This is what I have observed to be good, that it is appropriate for a person to eat, to drink, and to find satisfaction in their toilsome labor under the sun. During the few days of life God has given them, for this is their lot. Moreover, when God gives someone wealth and possessions and the ability to enjoy them, to accept their lot, and to be happy in their toil, this is a gift of God. They seldom reflect on the days of their life, because God keeps them occupied with gladness of heart. I have seen another evil under the sun, and it weighs heavy on mankind. God gives some people wealth, possessions, and honor, so that they lack nothing their heart's desires. But God does not grant them the ability to enjoy them, and strangers enjoy them instead. This is meaningless, a grievous evil. A man may have a hundred children and live many years, yet no matter how long he lives, if he cannot enjoy his prosperity and does not receive a proper burial, I say that a stillborn child is better off than he.

It comes without meaning. It departs in darkness, and in darkness his name is shrouded. Though it never saw the sun or knew anything, it has more rest than does that man, even if he lives a thousand years twice over, but fails to enjoy his prosperity. Do not all go to the same place. Everyone's toil is for their mouth, yet their appetite is never satisfied. What advantage have the wise over fools? What do the poor gain by knowing how to conduct themselves before others? Better what the eye sees than the roving of the appetite? This too is meaningless, a chasing after the wind. Whatever exists has already been named, and what humanity is has been known. No one can contend with someone who is stronger. The more the words, the less the meaning, and how does that profit anyone? For who knows what is good for a person in life?

During the few and meaningless days they pass through like a shadow. Who can tell them what will happen under the sun after they are gone? We'll end our reading at the end of chapter 6. Let's stand and we'll see. You might want to turn back to Ecclesiastes 5 and 6 as we look at this together and the moments that remain to us. I'm going to try and go through this fairly quickly. A lot of this stuff we've looked at already in some ways, looking at the futility of wealth, and we're picking up that topic again.

[ 5 : 0 6 ] But let's just pray. Ask for the Lord's help. Father, with your word open before us, we pray that you will lead us and guide us. Lord, help us, Lord, not just to see sometimes the futility of our

thinking and of our behavior, but point us to Jesus. Point us to yourself once again, recognizing that you're a good God and you deal well with us even in this area. We ask these things in Jesus' name. Amen.

Whenever you turn on the TV, it's usually one or two major stories. Usually one is to do with war or violence, Ukraine and Russia or the Middle East or whatever. The other topic is money. It's usually one or two of these other, of these things. If you've watched the news this week, you'll have seen Keir Starmer and the whole issue of winter fuel cuts and winter fuel payments. It's dominated the news quite a lot. Money is a very important topic, whether we like it or not, whether we discuss it or not. We like the numbers in our account. I have two cards. I have a Santander card, which is our bank account. But we have, our whole family have a Monzo account. I commend it to you. I'm a Monzo salesman. Anyway, what's good about that is you can ping money to each other. And when it runs low, that's our working account. And whenever we go into Santander, Lucille, she usually does it, but she's taught me recently, just add money, it says. You go into Santander, you pick a number and you transfer it. And you just see that we in the counter going over, going, whoa, I've got 150 pounds. There's something that just feels good about that. It's not just a number. It's the joy that it could bring. Wow, what am I going to do with this? The things I'm going to buy with whatever that is.

We like that. Money does make the world go round in many ways. It's such a very, very big topic. So, when it's threatened by the economy or something, it can sadden us or make us angry or make us plan or whatever. And that's what we're looking at tonight, once again, the topic of money. The preacher, who is really the speaker through this book, has mentioned the wealth and money before. You remember, he's looking at life under the sun without God and saying, if there's no God and if this is all there is, let we ants busy about trying to make the best of life, then it's meaningless because we don't always succeed. There's up and down and why are we doing this and so forth. But if there's a God and he is real and he's interested in our life, it gives a whole new perspective on life.

You have purpose. You have meaning. You have hope. And the preacher up to this point has tried many things. He's tried laughter. He's tried projects, money, wine, women, song. He's even looked at time, looked at his whole life. What do we do from the cradle to the grave? Time for this, time for that.

What does it all achieve? He's even looked at the problem of sin in the world, where there's injustice and God doesn't seem to help or there's no one to help. What's the point of all of that? And then last time or two weeks or a few weeks ago, we looked at some things are better than others. [ 8 : 26 ] Contentment, to be content and not envious. Companionship, having more than one is better than, two are better than one and being open to change. And then last week, I was quite pleased. I was really pleased that Richard stepped up to do this one because it's a, the preacher has a wee brief, he won, he goes off piste for a wee bit. Instead, he's looking at life in that way. He's looking at God's people, how we worship God, the vows that we make. But after that brief excursion, he's now back on the topic of wealth and money. And that's the passage we looked at here. Before we look at this, let's just look at verses 8 and 9. Once again, he has another wee brief kind of wandering away, looking at the oppression of the poor. He mentioned this in chapter 4, and he's picking it up again here.

And, and he's saying, in this matter of oppression, usually it's down to those in power. A. W. Tozer, in those verses, says this. He tells a story about a ticket collector at a central railway station, who was meticulous in examining everyone's tickets before he let them on the platform. And as he did this, it usually caused people to be late. And these were regular customers, and they just got annoyed at this guy the whole time. I remember experiencing it coming from Musselburgh to Edinburgh, one stop.

And then there was about four of these guys all lined up, ready to tackle you. Where's your ticket? And you have to get your phone and find your rail card. I was there for about 10 minutes, trying to find this before you go through. This guy was one of them. And basically, he pointed to a window, and he said, see that window there? My boss is up there. And I never know whether he's looking or not.

So that's why I have to stop you every single time. And that's what the preacher's saying here, that everybody has somebody above them watching them. And when they don't behave, and they don't behave, people suffer. In many ways, if the government don't do what they should be doing, people

will suffer. And that's what he's dealing with there. Even in verse 9, he talks about the king himself, prophets from the fields. People in power seem to look after themselves rather than looking after the people they need to look after. So those verses 8 and 9 are very topical. But now when you come to later verses, the rest of the passage we read, he's dealing with the topic of money. And what he's about to say, he's about to say what Paul said to Timothy when he says this in 1 Timothy 6, Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires.

Plunge people into ruin and destruction. For the love of money is the root of all kinds of evil. Some people eager for money have wandered from the faith and pierced themselves through with many griefs. Money, the desire for wealth, causes all sorts of misery and hurt, even as a Christian.

[ 11 : 38 ] So let's look at some of the things that the preacher or the teacher mentions regarding money. I'm going to go through these quickly this evening. First of all, he mentions money disappoints.

Money disappoints. You see this in verse 10 through to 12. We never have enough. He mentions this in verse 10, whoever loves money never has enough. Never satisfied with their income. Verse 10. And all they do is just feast their eyes on these things. The thing is, we're always striving for more. People strive for more for things, for holidays. And yet they never satisfy. We're not wired. God never created us to find satisfaction in things. You have it. It satisfies yourself for a wee while. You're quickly bored with us. We have a God-shaped void within us. It can't be filled by a toaster or a holiday or a car. It has its brief satisfaction, but it's never enough. Things are never enough. Materialism can never satisfy. Our satisfaction is never found in created things, only in our Creator. And the preacher is basically teaching us that. Also, it disappoints because it results in sleepless nights. Here are two lifestyles in verse 12. A laborer, just a guy who works hard, and for him, he sleeps, and he works hard, simple, untroublesome, not driven by wealth, and we're told that he sleeps like a baby. The rich who are striving after more do not sleep so well. They're worried about whether it'll be stolen, whether they have enough, whether they can maintain what they've got. He stays up late at the office. That was one of the things that always surprised us in London, just at the time that people would leave to go to work, about six or seven in the morning, you'd see them going by, and they'd come back about eight o'clock at night, about 14-hour days, some of them. And you used to think, why on earth are they doing this? You don't see them laughing with their family or spending time in the garden. We used our garden a lot, but neighbors never used their gardens.

[ 13 : 58 ] They were just too busy working, coming back, and then doing whatever it was they did at night, off to bed, and doing the same thing. Money disappoints. It never satisfies us, and that's what the preacher mentions. Secondly, he says, money hurts. It can cause us hurt, verses 13 to 15.

And in this passage, he mentions number one of three grievous evils. This is number one of these grievous evils. In verse 13, I have seen a grievous evil, and it's to do with hoarded wealth, not just to have enough wealth, but hoarding this up. And he says, to the harm of its owners. I wish I had longer to talk on this, but it's amazing what the pursuit of wealth does to those who pursue wealth. It doesn't always make them the nicest of people. They can harm themselves. We used to occasionally, not often, but we used to pop into Harrods, and as you walk through the food court at Harrods, there's an oyster bar there, and to dine at the oyster bar, you had to look like money, and you had to look like a supermodel. If I went up, sorry, you don't look as if you've got money, and you're ugly. Away you go.

So everybody was just, they all looked, and we noticed as well that in some restaurants, or fancy restaurants, people would actually leave their food. If you go to McDonald's, boy, there's not a chip left in the plate. But if you go to some restaurants, it's a done thing to leave half your dinner. It appears to go, I used to say to myself, we hardly need to buy anything. Look what this guy's left here. He left half his dinner. Half his drink, half his dinner. Couple's eating.

Pizza's cold. They've been there for two hours, and they're still eating this half a pizza, and then they walk away and leave it, and I'm thinking, it must be that they've done thing. I don't need to eat this. I can buy stuff, and no need to eat it. It just, it used to drive me nutty, I must confess, and it makes people quite proud as well. Look at what I have achieved.

We used to go to Chelsea, and down the King's Road, and you don't get speed cameras there. You get noise cameras. So if your car is above a certain decibel flash, you get fined, because your car is too sporty. And yet it was like £150, but they're driving a car of about £400,000. So they really,

they're going to pay the fine, because they want everybody to know that they have this. I'd hate to be stuck in an elevator way, these type of folk, but it can make you proud. It can make you self-righteous. Wealth does this to people. It turns them into monsters, greedy, and sometimes it can do the same with us. We see something, the green-eyed monster comes, they've got that. I don't mind not having it, but they're a Christian, Lord, and if you're giving it to them, I wouldn't mind it as well. After all, I'm a Christian, and this can often be the case.

[ 17 : 05 ] Makes people shallow, and makes them proud, and it can certainly harm its owners if you lose it. And I think I shared with you, standing at Canary Wharf, I remember one of the first tube stations in London that got big doors, perspex doors that closed before the train came, so you couldn't throw yourself on the line. I remember seeing a guy looking over, he says, don't jump. He says, don't joke, there are loads of people in here who would throw themselves off somewhere. They lose millions upon millions for their boss for themselves. The hoarded wealth is to the hurt of its owners, and that's why he goes on to say in verse 14, wealth lost through misfortune. Wealth is fragile, bad decisions, the economy changes, new governments come, as we're experiencing, new rules, new benefits, withholding benefits, pensions, mortgages, ISAs, savings, all these things. Boy, they give you a nightmare just trying to juggle all these things together. Money hurts us, it's hard work, and when it's lost or whatever, it can turn us into people that are unpleasant. And then it also hurts us because we leave it behind. We have to leave it all behind. We come naked, we leave naked.

Job said the same thing. Naked I came from my mother's womb, naked I have pockets in a shroud. People that grab things have to let them go. We can grab all we want, but we, our fingers just let these things go. So, money hurts us. We have to leave it. It can turn us into monsters. Thirdly, money also frustrates. Verses 16 and 17. Verse 16, what do they gain since they toil for the wind? You have this sad picture in verse 17. Look at this. All their days they eat in darkness with great frustration, affliction, and anger. Note the words they eat in darkness. Darkness just speaks of doom and gloom.

And when you're doing all this, you ask yourself, why? Why am I doing this? It can make you miserable.

The other words, there's great frustration. I used to, as I said in London, because it was the only time I rubbed shoulders. I don't do that so much now, but I rubbed shoulders with people who worked in the city in just a rush hour on the tube and trying to get on, and if the tube is closed, and the effort to do this. And it's the same thing, up early, going to work, coming back late. And often, most of them, a lot, not most of them, but a lot of folk you can see, they go to work, they go to the pub at five o'clock. They're in the pub to be eight or nine or ten by the time they get home. Somebody else has ironed their shirts, because they pay folk to do that where we lived, and they would get a microwave dinner out of budgins, and essentially, they ping it in the oven, and that's them. That is their life. Frustration. Tube not in time. Buses not in time. Frustration with their boss, perhaps, just angry with things. And why do you do this? Because you've got a mortgage, because you have to pay these bills, in many ways, you've created for yourself. That's why it says affliction. It's painful. You can get grief from so many, even members of your family. I never see you. You're always at work, and so forth. Newlyweds. I remember it was one of the first things that we felt a bit of pressure in our marriage. Newlyweds. You don't have enough money. You've just managed to get a mortgage. You're skinning yourself. You're living in beans, and it was the first time you felt pressure.

How can, what about this bill? Have we got enough to pay that bill, and so forth? And it can do this. Newlyweds. Just the pressure of finances, particularly, is a big thing. And it can be, it can result in anger.

[ 21 : 18 ] Taking it out on others. Taking it out on your staff, your boss, your family, your friends. The pressure of money, and what this brings. And the preacher really sums this up well in that verse.

This is what money can do. So, money can really frustrate us. Fourthly, it never satisfies. Roughly the same as the first point. It disappoints. Grievous evil, evil number three. No enjoyment. Look at verse 2 of chapter 6. God gives some people wealth, possessions, and honor, so that they lack nothing their hearts desire. But God does not give them the ability to enjoy them. That really is something, isn't it, if that's the case? And who knows how the Lord might work in those ways. They just don't enjoy what they've got. I used to look at, in our street we had Rolls Royces,

the fanciest of cars a lot of the time. And I used to look at them coming out, and they were just miserable. They'd just come out, into the car, away they go, come back. And I thought, you're living the dream. Look at your house. Look at your kids, your wife. And yet, they just look miserable. And I thought, do you really enjoy your life? Do you ever stop to think, why am I building all of this, the latest technology, and so forth? They never seem to take time to enjoy it. Too busy, just earning money.

And he gives an illustration in verse 3. If you have a hundred children, you live many years, what does it profit if you can't actually enjoy it? It's just frustration. And it talks about life was only a frustrated life and a lonely death. The Old Testament makes much of life and death. That a good life well lived is also where you die well. So, you'd often hear that so-and-so lived for so many years, and he died and was buried with his ancestors. The worst thing was to be buried in a ditch or to be buried somewhere else. You live well, but you die well. But here, the preacher is saying, here is somebody who's lived well and hasn't even died well, died this lonely death. And then you have this sad comparison about a stillborn child. That's very graphic, isn't it? That this child comes without meaning and departs in darkness. And it never knew anything, but it knew more rest than that person. It's very, very graphic. In verse 6, even if you lived a thousand years twice over, but failed to enjoy your prosperity, what does it do? So, money disappoints. It can hurt us. It frustrates us and never really satisfies us. But in the midst of this, and with this I'll close this last point, in the midst of the way in which the world thinks and the way the world is driven, there is a God. And God gives good gifts. And the preacher mentions this. So, I want to finish with this last point, God's gifts.

Unlike the grievous evils, in chapter 5, verse 18, the preacher notices something good. It's the only time he mentions anything good where it involves God. He says, this is what I noticed, he says, or observed in verse 18, something to be good. In other words, nothing's changed. Wealth is still the same. And it's not inherently evil. He's bringing the balance here. He's not saying we shouldn't like money or seek wealth or anything. But the attitude is what changes things regarding money. And what is the good that he has noticed? Verse 18, it's appropriate for a person to eat and to drink to find satisfaction in their toilsome labor under the sun during the few days of life that God has given them. That is their lot. In other words, there's nothing wrong with going to a fine restaurant, having a nice meal, having a Chinese or whatever it is at the weekend.

[ 25 : 24 ] You don't need to beat yourself with a big stick. There's nothing good in the good gifts that God has given us. There's nothing wrong in it. That's your lot. But the difference is, it's the gifts that God has given you. It's when you recognize that God has done this, that puts a new perspective on life.

These are God's gifts to you. If somebody gives you a gift, it shows that you're special, that you're loved, and that you're cared for. The person who has no God can only praise themselves or chastise themselves if they fail. Whereas if we achieve anything, we can say, thank you, Lord, for the gifts that you've given us. Lucille and I, we were a dog with two tails in the Isle of Harris last week. We couldn't believe the weather on Monday, but Tuesday, Wednesday, Thursday, and the water and the beach, and we're going, wow, we could have come any other week beforehand or any week afterwards, but we had this opportunity, and we were praising the Lord for that. We were saying, Lord, I always find it strange, Lord. I pray for the weather, but I don't get hung up in it. The sun shines on the righteous and unrighteous, but that was a blessing. We took that from the Lord, and we says, Lord, this is great. You could have caused us to come two weeks before, three weeks afterwards, but we booked a ferry at this time, and we were there, and it was such good fun. That was a gift from God. The unconverted would say, well, that was lucky, wasn't it? Wow, how good am I? I managed to get this myself, and I just hope I'm as good the next time. Whereas the Christian brings God into this. God sees. God knows. God knows how to bless and to be to us what we need, and basically, the passage we read is about human rebellion.

It's about people who don't acknowledge God. Their God is money. That is their idol. They look to this idol to give them joy and happiness and security. The Christian doesn't do this. These first four points, we know that wealth cannot do this, but God doesn't disappoint. God doesn't hurt. God doesn't frustrate. God satisfies, and that's what the preacher wants us to know. He wants us to know that God gives us good things, but alongside the things that He gives us to enjoy, He actually gives us joy to enjoy them. That's what He says here, the ability to enjoy. Verse 2 of chapter 6, the wealthy, those who run after money, don't get the enjoyment. God withholds it. But for those of us who are Christians, verse 19, when God gives, not when they give themselves, but when God gives

to us some wealth and possessions, and the ability to enjoy them, to accept their lot and be happy in their toil, this is a gift from God.

Let's unpack that very quickly. He gives us the ability to enjoy them. We can enjoy the things that God has given us. We were saying to a few folk, we were in Harris, and we went up for a holiday. We ended up buying a car, and Lucille was looking for a car, and we hunted everywhere, and lo and behold, there's a Presbyterian guy selling a car up there, a minister, and, but it was more than we originally wanted to spend, and he'd already brought the price down, because nobody's, you've only got 22,000 people living on Lewis and Harris. You don't have the same footfall. So the price, we knew the price had come down, and we knew it was up there, and it was a car we were after. They were too expensive here, but this car was becoming more affordable. Anyway, this, this came down, but we thought, can we really justify this? Should we not be living up a pole, flogging ourselves to death, living in beans? Is it a way too worldly if we buy a car that's a wee bit more? We felt, well, we could afford it, and it would last longer. We weighed it all up, and we really accepted it as a gift from the Lord, the timing of it, the place of this, and it's great when that happens. You don't have to live in beans the whole time. If the

Lord gives you, praise the Lord for this. That's why I never judge another Christian. I remember as a young Christian judging a businessman, and I looked at his car, I looked at his house, but I didn't realize how much he gave away to other people, and the more he gave, the Lord gave him back, and you don't know this. So you can never judge, look at that Lord, he's materialistic, he's not, he's using Heinz beans, where I'm using essential beans at a third of the price of these beans. If you're a Christian brother, you should be buying these beans, and not these beans. And we can live a life like this. We can be flogging ourselves to death. God is good. Every good and perfect gift comes from above, and we accept it from him as good stewards and so forth. He gives us the ability to enjoy them. So we enjoyed that gift. And also, he gives us the ability, look it says, to accept our lot. In other words, to enjoy the things he hasn't given us, to accept your lot. Say, Lord, you gave him that, I've got this, but you are sovereign. I love you, Lord, for what you've given us. That is very special, when you can accept your lot. You might be here thinking, that's okay for you. I saw the car you drive. I wouldn't mind your car. I wouldn't mind you, whatever, blah, blah, blah. You can enjoy the things God has given you, but also enjoy the life that he has not given you. Christians can do this under the power of the Holy Spirit. To be happy, it says here, verse 19, and our toil, to trust the Lord to provide. And say, Lord, this is what I have just now, and I'm grateful for this, but you can provide, if there's something else around the corner, to be happy in our toil, to trust that the Lord is at work.

[ 31 : 25 ] And all of this, these are gifts from God. When I moved to East Finchley, I must confess, I was starstruck by the way people lived. I've never lived in a place like that before. It was very affluent.

And in our street, a few doors down, Kate Garroway lived. You know, her husband, Derek. And then round the corner was Rita Chakrabati. Round the corner for her was Steve Pemberton. It was just a who's who of people.

And I used to think, wow, look at these guys. See, these guys, look at their driveway, look at their house. And then 10-minute walk from us is the Bishop's Avenue, the Beverly Hills of London. And the houses start there about 60 million. And they go up. And the laughable thing is, their houses are that good. They don't want you to see them in case you're going to steal something. So they barricade them up. You have to see them through a wee slit and go, that's a lovely house. What's the point of building a house that's wow and scared that anybody might see it? And the streets all around us, they are so affluent. Not only is their house high security, there are security guards everywhere. They sit in cars where they're flashing lights. They just sit there ready to spring into action if something happens. And I thought, these must be the most miserable cancer, ulcer feeding people, never sleeping. Somebody's going to steal all my wealth.

[ 32 : 51 ] Why do you live like that? Whereas when you are content with what God has given you and gives you a peace and a joy, you can accept your lot. When I was thinking of these, Psalm 4 verse 7, you have put more joy in my heart than they when their grain and wine abound. When I read that, I thought, they may have money, but I can know more joy even when their grain and wine abound.

That is a fact. Others might have far more money, far more health, whatever that you might desire, but you can know more joy in your heart than them, no matter what they have. And that is what the

preacher wants to mention. And lastly, with this, Paul talks about being led astray by money, but then he says this to the rich, command them to do good, to be rich in good deeds and to be generous and willing to share. When God gives us wealth, it is not just for us. We are to have the attitude of benefiting others as God benefits us. Have any of you been to the Cadbury place in Birmingham, and you see that that was run along godly lines where a whole estate was built for the workers and they were cared for and so forth. Samuel Colgate and Henry Hines, mentioned Beans earlier, here of the Beans illustration, they organized their whole workforce and business with the view to helping others and giving out. And Christians do this. We do not hoard it for ourselves, but we seek to give it to others. And as a result, verse 20, they seldom reflect on the days of their life because God keeps them occupied with gladness of heart. Isn't that a great thing? You don't reflect back in your life thinking, I wish I had bought this or I had done that. You don't reflect because God has given you gladness of heart just now. These things are real promises, real ways to live your life. May the Lord help us to see money as we should and to appreciate all that He has given us. Let's stand and we'll sing, All I once held dear.