

The Value of Money Ecclesiastes 5:10-20

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St. Paul's Lutheran, North Freedom

Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless.

As goods increase, so do those who consume them. And what benefit are they to the owner except to feast his eyes on them?

The sleep of a laborer is sweet, whether he eats little or much, but the abundance of a rich man permits him no sleep.

I have seen a grievous evil under the sun: wealth hoarded to the harm of its owner, or wealth lost through some misfortune, so that when he has a son there is nothing left for him. Naked a man comes from his mother's womb, and as he comes, so he departs. He takes nothing from his labor that he can carry in his hand. This too is a grievous evil: As a man comes, so he departs, and what does he gain, since he toils for the wind? All his days he eats in darkness, with great frustration, affliction and anger.

Then I realized that it is good and proper for a man to eat and drink, and to find satisfaction in his toilsome labor under the sun during the few days of life God has given him—for this is his lot. Moreover, when God gives any man wealth and possessions, and enables him to enjoy them, to accept his lot and be happy in his work—this is a gift of God. He seldom reflects on the days of his life, because God keeps him occupied with gladness of heart. (Ecc. 5:10-20, NIV84)

Dear friends in Jesus Christ, our only Savior:

Money, money, money! That's America's obsession. Years ago a campaign manager stressed to a presidential candidate: "It's the economy, stupid!" That's still the number one concern for voters: How's the economy doing? Can inflation be held in check or will grocery and gas prices rise? Are we heading toward a recession? What will the stock market do? These questions dominate the headlines because we're so consumed with concerns about money.

King Solomon of ancient Israel had money—loads of it. Thanks to his wise rule and crafty trade policies, the Bible informs us, "The weight of the gold that Solomon received yearly was 666 talents [about 25 tons], not including the revenues from merchants and traders and from all the Arabian kings and the governors of the land.... [He] had fourteen hundred chariots and twelve thousand horses.... The king made silver as common in Jerusalem as stones" (1 Kgs. 11:14,15,26). Clearly, Solomon knew **The Value of Money**. But as we see in his writing of Ecclesiastes, Solomon teaches us how meaningless, how worthless money in reality can be.

"Meaningless! Meaningless!" says the Teacher in the beginning of this book (Ecc. 1:2). Experience taught Solomon that the wisdom he gained from God was meaningless; "with much wisdom comes much sorrow." Pleasures, foolishness, toil and work done under the sun is meaningless, because eventually we must die. So too, riches and wealth are meaningless.

Solomon observed: "Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless." John D. Rockefeller, who became a billionaire over a century ago, was asked, "How much money does it take to satisfy a person?" The billionaire snapped back, "Always a little more!" Money can't bring satisfaction; the more a person accumulates wealth, the more that person desires "a little more."

What the love of wealth does bring is worry and anxiety. Solomon compares the rich man and a poor laborer at bedtime: "The sleep of a laborer is sweet, whether he eats little or much, but the abundance of a rich man permits him no sleep." How true that is! The laborer who earns just enough to make ends meet sleeps well after a hard day's work, while the rich person lays awake, worrying

about his investments (“What if the stock market tanks?”), the erosion of inflation, “Will I have enough to retire on?” The questions keep on coming, no matter how secure their financial situation seems.

And how easily wealth gets “lost through some misfortune,” as Solomon observed; thieves can steal at night, or financial thieves take by fraud in broad daylight. Or a sudden storm or catastrophe ruins a person’s property and the value goes down. Even if a person manages to hold on to their wealth to a ripe old age, Solomon notes: “Naked a man comes from his mother’s womb, and as he comes, so he departs. He takes nothing from his labor that he can carry in his hand.” Job, a wealthy herdsman who lost all that he had from raiders, bandits and natural disasters, said the same thing: “Naked I came from my mother’s womb, and naked I will depart.” Just as a person has nothing, wears nothing when we are born in this world, so we will take nothing of this world with us when we die.

The value of money, then, is that it is worthless when we worship it—which is what people do when they set their hearts on it and love it above all things. St. Paul labeled greed as “idolatry” (Col. 3:5). You heard Jesus say in the gospel reading, “You cannot serve God and Money” (Luke 16:13). Paul in the epistle reading pointed out how “the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs” (1 Tim. 6:10). Money makes a poor master, indeed!

That does not mean, however, that we should all take vows of poverty and shun money. Solomon teaches us that money does have value when we see it as a gift from God. We read: “Then I realized that it is good and proper for a man to eat and drink, and to find satisfaction in his toilsome labor under the sun during the few days of life God has given him—for this is his lot.” The ability to work and earn a living is a gift from God, and we can find satisfaction when we fulfill our callings which enable us to earn money and pay for food and drink, for what we need in life. Those unable to work due to health, old age, or a bad economy, can receive assistance from networks of people—family, community, and church. This is our lot, the portion God graciously gives us.

“Moreover, when God gives any man wealth and possessions, and enables him to enjoy them, to accept his lot...—this is a gift of God...God keeps him occupied with gladness of heart.” When we stop worshipping wealth and give glory to God, we find that God brings meaning to our life.

That gladness of heart comes especially for the believer in the Lord. It was our Lord Jesus, after all, who impoverished himself, who “became poor so that you through his poverty might become rich,” in Paul’s words (2 Cor. 8:9). Look at how rich we are in Christ. We have forgiveness for all our sins; we have access to God in prayer through Christ; we have the keys to the kingdom of heaven; we have our names written in the book of life—all thanks to Jesus, who paid the ultimate price—his life—so we can be in heaven.

The value of money pales in comparison to the value of these spiritual riches. So, what about money? Jesus does have this to say, which we also heard in today’s gospel reading: “Use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings” (Luke 16:9). That statement may have puzzled you when you heard it. Jesus’ point is this: Earthly goods like money are only tools, not our hearts’ desires. Those who have their hearts set on the Lord, who believe in Jesus, will use our money, our possessions, in ways that give glory to the giver, to God. So we will give back to him what is rightfully his, a portion of what he’s given us in the offering basket, for the work of the church here and abroad. We will glorify God with generous giving, providing for our families, and helping those less fortunate than us. That’s the value of money and all that God gives us: A way to give glory to God! Amen.