

<b>Series:</b> Makin' It Rain	<b>Reference:</b> Ecclesiastes 5:8-12&15	<b>Title:</b> For the Love of Money	<b>Date:</b> 04.28.2019
<b>Website Writeup:</b>			
<i>Do we find meaning in Christ, or in financial resources? What makes for true happiness, extrinsic or intrinsic goals?</i>			

### Color changes in text indicate slide changes

In light of our Financial Peace Class beginning tomorrow, I want to spend 2 weeks talking about faith & finance. We begin in Ecclesiastes 5. Ecclesiastes is all about the life of wisdom which comes from direct divine guidance, as opposed to the unwise life which disregards God's direction. In previous chapters the author puts forth a few axioms about what it means to be a wise person.

He says, a wise person puts limits on desire to find healthy balance, lives by promise & not explanation, values, sacrifices for & invests in people, walks in reliance & faith through life's seasons, understands wisdom is that which makes sense in light of eternity, chooses to be happy & does good, is not cynical, but hopeful, is boldly respectful, full of integrity & obedient to the voice of God. And today we will see that he also says, a wise person invests their resources in the kingdom of God.

The writer returns in chapter 5 to an issue he addressed in chapter 2, the futility of finding meaning in wealth. He begins by speaking of the oppression which occurs in a system when people seek to find comfort & meaning in wealth, leading to disregard for others.

*<sup>8</sup>If you see the poor oppressed in a district, and justice & rights denied, do not be surprised at such things; for one official is eyed by a higher one, and over them both are others higher still. <sup>9</sup>The increase from the land is taken by all; the king himself profits from the fields.*

Each official wringing money from those below, because each has to pay up to their superiors - extortion extending all the way to the king. I saw this firsthand in Indonesia. When I moved there, housing complexes, or gated communities, were a new concept, only being built in Jakarta. In the city I lived, the super wealthy lived next door to the super poor, everyone mixed together. So my first house was a small modest home next door to the giant mansion-like home of the Chief of Police in a city of millions. The neighborhood was eclectic & many other neighbors had only woven bamboo thatched walls & dirt floors. I had a little tin-can Suzuki van, other neighbors walked. Yet, the Chief of Police had an entourage of fine cars with an army of young men whose sole job it was to wash them day & night. You may think, "Wow, they pay the Chief of Police well." But he had 12 such homes with similar vehicles & entourages all around the country, including Jakarta & Bali.

His salary as a police officer was meager. His wealth, the result of extortion from thousands of police officers paying up to him & he to someone else. The extortion continued all the way to the president. A modern illustration of Ecclesiastes 5:8-9.

It reminds us of 1 Timothy 6:10 <sup>10</sup> *For the love of money is a root of all kinds of evil.* My neighbor lived a meaningless life...neither content, nor happy. His love of money resulted in a total disregard for those he pledged to protect.

Ecclesiastes 5:10 says, <sup>10</sup> *Whoever loves money never has enough; whoever loves wealth is never satisfied with their income. This too is meaningless.*

Ecclesiastes speaks of life 'under the sun', meaning we live for meaning in things without regard of God. Meaningless. Vapid. Watching that drama of corruption play out next door could've eaten me alive with envy or indignation. Even without wealth, we can be controlled by wealth. The poor can be greedy - it's not having the material thing which is the problem, but the desire to find meaning in it. I could have gotten so twisted up with indignation of the injustice of it all, and would have been controlled by the wealth even then. But he's an extreme example.

Do I worry about finances? Am I discontent with what I have? Or see a need in others & still hoard for myself. The second half of 1 Timothy 6:10 says this, "*Some people, eager for money, have wandered from the faith & pierced themselves with many griefs.*" That's the danger in worry. Ecclesiastes forces us to realize, wisdom in the context of God's kingdom is to be satisfied. When meaning's sought in wealth, we become hurtful & destructive. Notice I didn't say, 'when we become wealthy', rather 'when meaning is sought in wealth'.

Ecclesiastes 5:12 says, <sup>12</sup> *The sleep of a laborer is sweet, whether they eat little or much, but as for the rich, their abundance permits them no sleep.*

That's not to say the poor are better than the rich. He's saying the person who finds satisfaction in work, having little or plenty, is the one who sleeps well. The rich who can't sleep, signify those who've made wealth their meaning - not the wealthy per se. This is reflected in Hebrews 13:5-6 where it says, <sup>5</sup> *Keep your lives free from the love of money & be content with what you have, because God has said, "Never will I leave you; never will I forsake you."* <sup>6</sup> *So we say with confidence, "The Lord is my helper; I will not be afraid. What can mere mortals do to me?"* Some complain no matter how much they make. Income's always insufficient, in the desire to spend beyond our means.

I have a Vietnamese friend whose parents fled Vietnam back in the 70's during the fighting. He was a boy then, but remembers the carnage. His father, a strong Christian, was extremely wealthy, and owned one of the most popular restaurants in their city. Before he fled, he liquidated all assets & divided the money among his workers & their families. He kept only enough to flee to America with his family going from riches to poverty. He had the proper perspective on money. He ended up on the mainline in a house raising his family, due to the help of local churches, and all his children have gone

on to be successful; my friend, one of the children, now owns three Chik-Fil-A's & gives away quite a bit of his personal wealth.

Paul said the same in Philippians 4:11–13, *I have learned to be content whatever the circumstances. <sup>12</sup> I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. <sup>13</sup> I can do all this through him who gives me strength.* Why can Paul say that? Because of what his focus was on. He was Jesus-focused, his life centered on the kingdom of God. Money for Paul was a tool to work towards God's kingdom, not a goal in & of itself. Meaning found in Jesus.

Ecclesiastes says, it's a good honest days work which gives a person peace of mind within the greater context of meaning in God's kingdom. Sometimes a days work brings a lot, sometimes little. Ecclesiastes 5:15 says, *<sup>15</sup> Everyone comes naked from their mother's womb, and as everyone comes, so they depart. They take nothing from their toil that they can carry in their hands.* When we can own that, our worry about wealth & sustenance dissipates.

Is it wrong to be ambitious or wealthy? No. Is it better to be poor? No. God doesn't want poverty. Scriptures speaks of right perspective & balance - he's saying, under the sun, without God, we're tempted to seek value in wealth, but that desire destroys life & community. And like Paul, when our focus is on Jesus & his kingdom, we learn contentment.

Research shows, happiness is governed by 3 things, two of which we have little control over. It's 50% genetic, 10% circumstances & 40% about our choices.

Research also says those who focus on Extrinsic Goals in life like money, image status & popularity are much more unhappy. Apparently, Japan is the most unhappy, because since WWII these Extrinsic Goals have been paramount in culture. So much so that they coined the word Karoshi, a new word for those who work themselves to death.

However, those who strive towards the Intrinsic Goals of life, in direct opposition to Extrinsic Goals, are the happiest. Goals like personal growth, relationships & a desire to help others. Apparently, these three things, along with being physically active, release dopamine & change you physically - like injecting crack into your brain.

Someone once said happiness is 'living in harmony with the deepest aspirations of life which are possessing Christ & sharing fellowship with God. Happiness is about the direction of desire; being happy isn't dependent on the contingencies of life, but on the ability to keep passion focused on its true goal in the midst of these contingencies. People are happy when their actions line up with the *τελος* (the purpose or end goal) of God. Justice, then, can be defined as seeing to the happiness of others.'

Ecclesiastes 5 urges us to be content with what we have - not to be controlled by wealth. Contentment & happiness go hand-in-hand when we hold onto wealth lightly, finding

meaning in Christ. Not that we deny wealth, or consider it evil. Rather, we regard it as a good tool to be used in advancement of God's Kingdom.

The question is, what do we do with & how do we regard our money? In Luke 12:34 where Jesus is instructing people not to worry concerning wealth & sustenance he says at the end, *34 For where your treasure is, there your heart will be also.*

Salvation's is only one aspect of the Kingdom of God. There's the very real spiritual power of the Holy Spirit breaking into our reality to heal & restore people. God's called his people to love mercy, act justly & to walk humbly with Him (Micah 6:8). To care for & seek to provide for the basic needs of others when the local church sees need. To build people up, to see everyone as healthy active contributing members of society - the 40% of happiness, their choices. God works through the local church as an avenue of help to those who struggle with the 10% of happiness, their circumstances - those who lack basic needs, or who need physical, emotional & spiritual healing. To do so, our treasure has to be Jesus & nothing else, our hope & meaning centered on Him, our wealth becoming a tool to bring Jesus to greater light.

To understand where the American Churches treasure is at this point, we need to understand giving. God has set the loose standard of 10% of our income, which was given to the Temple in the Old Testament & today the Local Church. One could give more, yet this seems to be the scriptural standard for which we can aim. These statistics may be a few years old, but as I looked again, they haven't changed much. If anything, they've gotten worse. And when you get to these kinds of numbers, and with the disparity so large as you'll see, it doesn't much matter.

**Giving in America (Christian & Non-Christian) ranges between 1.7 - 1.9% of personal income.** In 2001 members of evangelical churches, the biggest givers of all denominations, gave away on average 4.2 percent of their income, a number which has declined over the years, although annual household income has been steadily rising since 1968 even when adjusted for inflation. **Only 3 out of 10 twenty-somethings donated to a church in the past year, which is half the proportion of older adults.** In general, the more money a person makes the less likely they are to give. The biggest givers are the super poor & the super rich, although their percentages are still way below the 10% level. Middle-class Americans give away from 1.2% - 1.4% of their annual incomes. **If Christians had given a full 10 percent of their income to the Church in 2004, it would have added up to an additional \$164 billion.**<sup>1</sup>

It's said that people who categorize themselves as 'strong Christians' who go to church at least 2X's/mth made collectively 2 trillion dollars in 2005 - more than the GDP of all but 6 countries! If they'd given a full 10% of that it would've translated to 133 billion more dollars for the kingdom. **At least 20% of self-identified Christians give \$0.** The median dollars given by US Christians as a whole is .62% of the median income, or \$200/yr for

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<sup>1</sup> <http://library.generousgiving.org/page.asp?sec=4&page=161>

\$32,500 earned, which is below what Americans give as a whole. **Giving has declined as salaries have gone up - we gave more in the Depression era!**<sup>2</sup>

Now, you can choose to do good in a million different ways, it's not all about money - mow your neighbors lawn. Make someone dinner. Encourage or visit someone in need, work with our community partners, bake your pastor gluten free white chocolate macadamia nut cookies, etc. But, if it's true that, in following Jesus, we're called to care for others, and happiness & meaning are actually tied to such things, and doing good actually is largely a financial question...then do we give joyfully? Money's a spiritual issue - it can be a great tool if released into God's hands. If we're truly seeking the Kingdom first, then we'll naturally release our resources to offer an alternative community of hope; a counter cultural model based on the grace of God.

**In Matthew 6 Jesus says we shouldn't worry about our circumstances, our needs will be met, addressing the basic needs of life. God provides & works through the local church to meet need. So, let's say a church has 100 faithful units (about 150 people) - couples & singles giving to it. If the median income was 45k/yr, then at 10% it would be taking in \$450k/year. Let's say, for arguments sake, that the operational budget for a church with 100 active units is \$225k/yr, then it would have \$225k/year left over for emergencies & to bless others!**

Let's widen the conversation. At the time of my research, about 73% of Americans called themselves Christians. Out of 315 million at the time, that's roughly 230 million. They say average income is 50k/yr. Let's say Christians gave the average of 2% per year of income to their local churches (which is 1.3% above what they say Christians give & 8% below 10), that would be 230 billion dollars, but let's cut that in half given many are children & some are married with one income. So we'll say roughly 115 million giving units. So that would be 115 billion dollars at 2% of income. But if they gave the full 10% that would be 575 billion. A difference of \$460 billion.

What if Christians happily found meaning in Jesus & willingly invested strongly in the kingdom of God at 10%? And we took 100 billion from that extra 460 billion & used it in our general budgets to fix upgrade/repair facilities, pay staff better, give them needed breaks, or hire needed staff. That'd be nice & we'd still have 360 billion left over! What if we did something crazy & took 160 billion & gave it to pay down the national debt, how do you think people would feel towards Christians? What if we took the remaining 200 billion & put it all towards missions, poverty & training? How would that change the world? Do you think people would be more apt to listen if we practically showed we care? If our treasure was shown practically to be in Jesus through giving?

**What if the meaning we find in Jesus made us so light & happy, it changed that 40% in the area of choices we make & we were just able to do good without worry of being legalistic & giving became second nature to us. What if that change in our choices began to change the 10% of our circumstances & of those around us? What if we became**

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<sup>2</sup> Passing the Plate, Why American Christians do not give more money - powerpoint presentation

people who pursue the more intrinsic values of personal growth, deep relationships & serve others, being focused on Jesus, contributing resources & bringing life & healing to the world.

What if?

We can add one more trait of wise people to the list...wise people invest their resources in the kingdom of God.