

August 27/28, 2005

## **A Right Perspective on Money**

**Ecclesiastes 5:10-20**

Pastor Bryan Clark

We are in the midst of a three-part series dealing with three specific areas that God has called us to steward or to manage. We've talked about time. We've talked about talents. This morning we'll talk about our treasures.

If you're visiting with us this morning, let me assure you we do not talk about money every week—usually one week in August, a couple weeks in January. You just happen to have impeccable timing.

We're not going to talk specifically this morning about giving. But if you have questions, if you would like to know more about why it's so important and God's perspective on all of it, there's an excellent little book available. It's a quick read, called *The Treasure Principle*, and you can get it at the Stewardship Booth for \$2.50. We actually sell this at a loss, but we think it's that valuable that it's worth it to us. I guarantee you, after you read this book you will never look at your money the same way again.

Also, in the video this morning you heard Mike and Cyndi talk about Crown Ministries. Most of you who are LifeGroup leaders probably know that our desire is to have every LifeGroup, at some point, go through the Crown study. So we would request that if you are a LifeGroup leader you get trained (it takes about two hours) and sometime in the next couple years walk your group through this study.

I know sometimes it can be an awkward thing to talk about money. Several years ago I had a major wakeup call when I started looking around and realizing how many of our people were in financial trouble, recognizing that as your pastor I had not done my job of properly equipping the body to understand God's perspective on money. And I realized that, as a shepherding issue, I needed to do my job. Part of what I was seeing was my responsibility in people's lives. I think the same thing is true of a LifeGroup leader. You are called to shepherd that group of people. It's a discipleship issue. People cannot be like Jesus unless they get on top of this very important area of financing.

Some statistics that I find sobering related to money: Fifty percent of all couples say that money is their number one cause of daily stress. The average household has \$8,300 of credit card debt. Just to put that in perspective, if we as a church body are average, we collectively have 8 million dollars in credit card debt. That means that this year alone we as a body will spend \$1.5 million in finance charges alone. The statistics say that seventy percent of Americans live from paycheck to paycheck. Less than thirty percent have a written budget. Ninety-five percent of couples say they argue about money on a regular basis.

So if you are a LifeGroup leader, I would strongly urge you in the next couple of years to get trained and take your group through the Crown study. It will be very helpful.

This morning what we are talking about is God's perspective on the subject of money. As with most subjects, there is always a tendency to swing out of balance one way or the other. On one end is this feeling that if we don't put every single penny to a missionary or to God that somehow we lack commitment and we're unchristian. You heard it in Mike and Cyndi's testimony—that you feel like you don't have the freedom to spend money anywhere, as if somehow God is impressed by our poverty. But is that really true?

You swing the pendulum to the other side and you hear the opposite when you turn on most of the television preachers. They're telling you that God has bought into the value system of the world—that He wants you wealthy and prosperous and to consume your resources on yourself. But is that really true? Where is the balance? What is *God's perspective* on money?

Turn with me in your Bible to Ecclesiastes chapter 5. Two weeks ago we were in chapter 3, talking about stewarding our time. Chapter 5 is about wealth. It is important to remember that Solomon is the author of Ecclesiastes. The reason that is important is because we could easily make the case, even today, that Solomon is still the richest man who has ever lived. There hasn't really been anybody even close to his level of wealth. So when Solomon tells you he has had it all and it did not satisfy, he is speaking from experience—which of course gives him an added credibility.

**He who loves money will not be satisfied with money, nor he who loves abundance with its income. This too is vanity.** (Eccl. 5:10, \*NASB)

“Vanity” is this phrase used throughout the Book of Ecclesiastes, and it means worthless, empty—it will never deliver the goods. It's very important to see what Solomon is saying here. He is not saying that money is bad. He is not saying that money is evil. He is saying that if you think money can ultimately satisfy or make you happy, then you need to understand it will never deliver the goods on that. It cannot satisfy.

I often hear people misquote what Paul said in the New Testament. People like to say, “Money is the root of all evil”—but Paul didn't say that. Paul said, “The *love* of money is the root of all evil.” Jesus said the same thing: “You cannot love money and love Me. You're going to have to choose; and whichever you love, that is the one you will serve.”

There is nothing wrong with money. There is nothing wrong with making money. There is nothing wrong with having money. This isn't an issue of who has wealth, and somehow that's wrong. It's an issue of the heart. You can make \$25,000 a year and love money. You can make a quarter of a million dollars a year and not love money. It is an issue of your heart, not an issue of how much money you make or how much money you have in the bank.

Ultimately only a relationship with Jesus Christ can satisfy. If you believe somehow money will make you happy, then you are sadly misguided. That is what Solomon is saying.

**When good things increase, those who consume them increase. So what is the advantage to their owners except to look on?** (vs. 10-11)

What we would say in our language today is there is a tendency that the more you have, the more you spend. And that's the way a lot of people live. Let's say you are making \$50,000 and you're living paycheck to paycheck, and there is a lot of financial stress. In your mind you're thinking, *If we just had more money, then everything would be okay.* But then it's \$60,000...then it's \$70,000...then it's \$80,000—and you're still living paycheck to paycheck. You're still stressed out about money. You're still struggling to get by. At some point the light has to come on: You don't have a money management problem. You have a heart problem.

Steven Berglas, a psychologist at Harvard, wrote an article several years ago on what he referred to as *The Success Syndrome*. He sees some of the wealthiest people in the United States and he said they all tend to have this same syndrome. They're convinced that somehow money will satisfy. So they make a million dollars, but it doesn't satisfy. So they think, *Well, maybe two million...maybe three million... maybe four million.* And he said ultimately they self-destruct. He says that at some

point a light should come on and make them realize, *This isn't working. If a million dollars didn't make me happy, then two million won't...and three million...and so forth.*

The reality is there is a tendency if we love money, if we think money will satisfy, that the more we make the more we spend. It's an endless cycle where we never experience the relief that we desire.

**The sleep of the working man is pleasant, whether he eats little or much; but the full stomach of the rich man does not allow him to sleep.** (v. 12)

He is talking here in the context of a rich man who lives for money, who loves money. And he is talking about a working man, one who has the correct perspective. He is saying that you may make a modest income, but if you have the right perspective, some days you may have a full stomach, some days not. But you still live a peaceful life and have a restful sleep.

It is important to remember in the ancient world the number one expense was food. So he is picking that which was the struggle day in and day out: providing necessary food. But to the wealthy man who has more than he needs, every night he tosses and turns because he is stressed out, because he is dissatisfied, because he is fearful, because he is driven by this need to make more and more and more. So even though he has an abundance, in essence the quality of life is much less than a person of average means who has a right perspective.

We have seen this over and over again. Those who love money, those who think somehow it will satisfy—their days are filled with stress and fear and anxiety. They are constantly going and worrying and they toss and they turn. You really have to ask the question: What's the point of that? What kind of life is that? If the thought is *that* is going to make you happier, at some point you have to look in the mirror and say, "This doesn't seem to be working. This is a miserable way to live life." There may be people beside you that make a fraction of what you make, but they love their lives, and they enjoy it and they're happy and they're satisfied. And isn't that what we are desiring?

When Patti and I were first married, we determined that one of the values we had as a couple is we wanted Patti to stay home and raise the girls. We talked very strategically about what would be necessary to make that happen to live within our means. So we lived in a little cracker box house that had basically four rooms. It had two little bedrooms, a little kitchen, and a living room. We had three girls; all three girls were stacked up in one little bedroom. We had old clunker cars. We didn't have many toys. We didn't have real nice clothes. But I will tell you this: We were very, very happy. We enjoyed one another. We had a wonderful life. We were happy; we were satisfied. We enjoyed each day as it came. We looked at a lot of our peers who had much nicer houses. They had much nicer cars. They had all of the toys. They had all the "stuff"—but they were miserable. They were stressed out. They were anxious. They couldn't sleep. They were running from here to there; it was a nightmare. And you have to ask: Is that really better? I mean, what is the point of that?

I remember on a regular basis we would gather the girls together, usually around the supper table, and I would give my little "Dad speech." I would say, "Girls, you just need to understand, we have a different value system than a lot of others. And we're never going to have the same house; we're never going to have the same cars; we're never going to have the same toys as a lot of your friends. You just need to accept that. But what we *do* have is this: We're a family." And then I would ask them the question, "Would you rather have more stuff or would you rather have this?" And of course they would always answer, "Dad, we'd rather have this." They just needed to understand that's our value system.

That is what Solomon is talking about when he says for those people who love money and that's what they live for and seek to accumulate, it's just a stress-filled, fearful, anxious way of life that doesn't make them happy.

A couple years ago I talked about a secular book called *The Progress Paradox*. It's a very interesting book by a man by the name of Gregg Easterbrook. He has done a significant amount of research and basically concludes that we as Americans live better today than any people ever have in the history of the world. Yet statistics show that we are ten times more depressed and dissatisfied with life. And from a secular point of view, he is asking the question: What is wrong? Something's not working.

There are two quotes that I'd like to read from the book. He says:

If Americans saved more and spent less, our material circumstances might diminish somewhat, but our psychological and emotional circumstances would improve to an equal degree... Many people who have trouble resisting excess spending are spending because they believe it will make them happy.

One other quote:

But having achieved general prosperity, we must awaken from the dream and realize that an overall condition of personal freedom and material prosperity does not make us any happier... Now most men and women of the Western nations have attained the condition of which previous generations dreamed, and although this is excellent news, the attainment makes it possible for society to verify, beyond doubt, that personal liberty and material security do not in themselves bring contentment. That must come from elsewhere, making it time to awaken from the American dream.

- Gregg Easterbrook, *The Progress Paradox*, Random House, 2003, p. 142 and p. 187.

In essence what he is saying is that we now have what previous generations could only dream about, making it possible to conclude with absolute certainty that "stuff" doesn't make us happy. That's not bad from a secular resource.

Well, that is exactly what Solomon is saying. He goes on:

**There is a grievous evil** [*not a phrase we use everyday; it means a miserable outcome*]  
**which I have seen under the sun: riches being hoarded by their owner to his hurt.**  
(v. 13)

The word "hoarded" there is an interesting one. It means to be hedged by thorns. Of course, you go back in the ancient world and realize that when people had significant wealth, how did they protect that? It's not like they had a bank that they could put it in. Day in and day out they always had to worry about, *How do I protect it? How do I store it? How do I keep somebody from getting it?* So oftentimes they would put a wall or a hedge of thorns—some way to protect it so people couldn't get at it—and they were consumed with that day in and day out.

This idea of hoarding, I think we understand, is the idea that we are consumed with our money and our stuff. It's mine. It's nobody else's. I'm not generous. I don't give to anybody else. I don't give to God. It's *mine*. And I have that attitude because I think somehow that will work to my betterment. Yet, what Solomon is saying is that if you have that kind of attitude, you think it's going to make you happy. But it actually works to your harm. It actually does you no good.

**When those riches were lost through a bad investment and he had fathered a son, then there was nothing to support him. As he had come naked from his mother's**

**womb, so will he return as he came. He will take nothing from the fruit of his labor that he can carry in his hand.** (vs. 14-15)

He is talking about a person who loves money, who believes money will satisfy, who has lived his whole life to hoard and accumulate, with a desire that one day when he dies he will pass that on to his son. But somewhere along the way that money is lost. The New American Standard translates that “a bad investment,” which is unfortunate. The Hebrew word just simply means “some misfortune.” It could be a bad investment; it could be an illness; it could be the economy crashing...whatever. But ultimately that fortunate is lost.

I understand that if tomorrow I lost my house, I lost my vehicles, I lost all my savings accounts, that would be a very difficult thing. But in the midst of that, I would celebrate the fact that *that* is not what I’ve been living for. That which I have been living for cannot ever be lost.

Solomon is talking about the level of devastation that comes to someone who spends their whole life trying to accumulate and hoard and stockpile, thinking that’s the purpose of life. But somewhere along the way all of that is lost, and what do they have left? Everything they literally lived for is now gone. That’s the point he is trying to make.

I mentioned before that this whole idea of stockpiling in order to provide an inheritance for our children is a concept we really need to think about. I have growing concerns about that mentality. Just this past week I read a statistic that says seventy percent of the wealth that is transferred from one generation to the next is lost. It’s mismanaged and lost—seventy percent. Ninety percent of it is lost before it makes it to the next generation—in other words, your grandchildren. Why is that? What is happening?

If I spend my whole life as a parent hoarding and stockpiling to pass it on to my children, I’m communicating to them two values: 1) This is your security, and 2) I think this will make you happy. Why else would I spend my life doing that if I didn’t believe that? That next generation then assumes that value system and in a short order has run through the cash, and it’s gone.

If I as a parent could choose one financial inheritance to pass on to my children, it would be to pass on to them a Godly perspective of money. That is of much greater value than passing on to them a pile of cash. We need to think, *What is the most effective way to pass on a proper perspective of money to our children?*

Solomon says, “**As he had come naked from his mother’s womb, so will he return as he came. He will take nothing from the fruit of his labor that he can carry in his hand.**” We understand that no matter what we have, no matter how much we have, we cannot take it with us. It is only here for a moment.

I told you before that Patti and I happen to be “junkers.” Now, I need to clarify that: A junker is not a trasher. I think when I say that, some people get the impression that we dig through other people’s trashcans. I don’t want your garbage, so you don’t need to drop it off at my house. We’re junkers—a junker is just a step above. But we love to go to junkyards and go through the stuff. I think junkyards are great for maintaining perspective, because every time you go to a junkyard, what runs through your mind is that at one time this was brand shiny new. At one time this was state of the art. At one time somebody dreamed of owning this. At one time somebody probably sacrificed a great deal of time/energy/money to buy this. But here it is today: rusting out in a junkyard. It reminds me that’s what happens to all my stuff, and I need to keep that perspective.

There's nothing wrong with buying stuff. But let's remember, stuff can never satisfy and stuff ends up in a junkyard. Don't ever lose that perspective.

**This also is a grievous evil [*a miserable outcome*]*—exactly as a man is born, thus will he die. So what is the advantage to him who toils for the wind?* (v. 16)**

That's a very interesting statement there. When he says "toils for the wind" what he is saying is that if you spend your life living for money, loving money, seeking to hoard and accumulate money, at the end of your life what you've purchased is a lot of wind. You've purchased a big bag of wind—that's what you have left.

You say, "Well, that's kind of silly." And that's exactly his point. What good is it if you've spent your whole life accumulating money so you can buy a bag full of wind? At the end of your life you have nothing.

I find verse 17 to be just a sad, sobering verse:

**Throughout his life he also eats in darkness with great vexation, sickness and anger.**

He is painting a picture that this person who loves money, this person who lives for money, this person who hoards and accumulates, thinking somehow that will make him happy or satisfied, is a person who works from sunup to sundown. That's why he is saying: He eats in the darkness. He comes home after it's dark and everybody else is gone, and he eats by himself in the darkness. His life is filled with frustration and sickness and anger. He has been willing to sacrifice everything: his marriage, his family, his relationships—even God—for the almighty dollar. And at the end of the day he is just sad and lonely and frustrated and sick and angry.

And the reality is, you don't get to go back and do it again. There is a high price to be paid when you fall in love with your money.

So the question is: What is God's perspective? What is the right perspective in all this? Well, that is the closing paragraph:

**Here is what I have seen to be good and fitting: to eat, to drink and enjoy oneself in all one's labor in which he toils under the sun during the few years of his life which God has given him; for this is his reward. Furthermore, as for every man to whom God has given riches and wealth, He has also empowered him to eat from them and to receive his reward and rejoice in his labor; this is the gift of God. For he will not often consider the years of his life, because God keeps him occupied with the gladness of his heart.** (vs. 18-20)

What is he talking about there? He's talking about the same as what he talked about in chapter 3 with time: You just learn to be satisfied with what you have—what you have *today*. Don't constantly be thinking, *If only I had this...if I had this money...if I had this thing, this stuff... somehow then I'd be happy, I'd be satisfied*. Learn to be content with what you have today: *This is what I have; I need to be content. I need to be satisfied. I do my work; I labor; I manage what I have*. Be satisfied with that.

He talks specifically about those who have more wealth. You don't have to be embarrassed about that. You don't have to hide that. It doesn't mean you're a bad Christian. He's just saying if that's you, then appreciate that. Be thankful for that. Celebrate that. Be content with that. In essence, understand that your happiness, your satisfaction, your meaning in life comes from God in a

relationship through Jesus Christ. And stuff is just stuff. If God has blessed you, you don't have to feel guilty about that. You don't have to hide that and pretend it isn't true. It doesn't mean you're a bad Christian if you remodel your kitchen or you buy a new car. Just be content. Be happy. Celebrate that.

I mentioned years ago Patti and I lived at a certain level, but that's not true today. We don't still live at that level. I don't feel a compelling need to live that way to prove that I'm somehow a more committed Christian. God has blessed us, and we need to be content with that and be satisfied with that. Four years ago we were able to build a new home in the country. It has lots more room. I don't need to feel guilty about that. I don't feel like I'm a bad Christian or I've lost my vision in doing that. I just need to be satisfied. I need to be content. I think we have a history of being content in whatever circumstance God put us in. We're still generous in our giving to the church. We're still sacrificing in our commitment to the campaign. I think we're very generous with what we have. We've shared with others. We use what we have for kingdom purposes. But the reality is I don't live today the same way I lived twenty years ago.

If you start giving in to this mindset that if you don't give away every penny to world missions somehow you're a bad Christian, where does that end? Pretty soon you're in a sleeping bag in the street, and it becomes this legalistic thing where I could be more spiritual than you. You know, you didn't remodel your kitchen, but I drive an '87 vehicle. And pretty soon we're comparing, and it just doesn't accomplish anything.

The reality is you just need to learn to be content with what you have—to celebrate it, to understand it as being a gift from God, to enjoy it. God doesn't have a cash flow problem. He isn't in great need of you bailing Him out. He just wants you to appreciate what He has given you and to be thankful for it and to steward it for eternal purposes. That's God perspective on money and on wealth that He has provided.

I want to read one more quote out of the book *The Progress Paradox*. I want to emphasize one more time that this is a secular book based on years of research, yet his conclusion is this:

Perhaps men and women must reexamine their priorities—demanding less, caring more about each other, appreciating what they have rather than grousing about what they do not have, giving more than lip service to the wisdom that money cannot buy happiness.

- Gregg Easterbrook, *The Progress Paradox*, Random House, 2003, p. xvii.

Now, I have to tell you, from a secular book that's pretty good. Based on years of research, the author has determined this is the change that people need to make. I could have told him that, because that same conclusion has been written in an ancient Book for thousands of years, as Solomon told us in the Book of Ecclesiastes: Money simply cannot make us happy. Only God can satisfy. Enjoy what you have, be content with that, and steward it for God's purposes.

Many of you know this. You understand this. You live for this. Mark gave the financial report at the beginning of the service, and it's obvious that God is doing a significant work in the people of Lincoln Berean and their finances. The message this morning should just be an affirmation to you: You know this; you're on track—because the world constantly pulls us a different direction.

Whether you know it or not, when you give money to the church's general fund, you are actually supporting a church plant in the inner city of Lincoln. Now, I'm not talking about North Pointe Community Church, the north church plant that Andy and Dick are leading; that is a completely different animal. We are also in the process of planting a church in the inner city of Lincoln. There are six other churches in Lincoln that have come together to provide both financial resources and

leadership to plant churches in the inner city. I've mentioned before, to our knowledge this is the only place in the United States where that is happening.

A year ago we called Evan Brown and his wife TeAnna to come and be our church planter in the inner city. I have invited Evan and TeAnna to come back to give you an update. In essence, this is a return on your investment. You have been investing in things that are eternal. I want you to know what God is doing with that investment:

**Evan:** Good morning. We are the Browns. This is my wife TeAnna, and we love living in Lincoln's urban neighborhood. Our vision is to live and to teach the reality that Jesus Christ lives in us and we live in Him. And in this truth we can experience the abundant life that Jesus promises, leading us to minister to each other and to the laws of our community, out of our fullness in Him.

We desire to be a multiethnic, multicultural church where God is bringing all kinds of people together. So we may not look alike. We may not think alike. But we are united together in Jesus Christ. We also desire to be a sending church where God is constantly calling out of our fellowship those who belong to Him to go minister throughout the world.

The reason why we named the church Abiding Grace is because the reality is that Christ in us is better than what we deserve. And we are so excited about that truth.

Right now we are having two night studies where we have been studying the Book of John for about ten months now. We also have weekly small groups that meet throughout the week, and we're challenging these groups to focus on prayer for the lost, to be accountable to each other, and also to read large blocks of Scripture—I'm talking about 25 to 30 chapters a week. Many have taken up the challenge, and the growth in their lives is evident.

One of the things we're really excited about coming up soon is in September we are going to do leadership training for our leadership team to prepare to minister to those in our community. We're very excited about that because we have a great team, and all of them bring different talents, different gifts to the team. We love each other and we're growing together and are united together, and we're just excited about their involvement in what we're doing as we bring good news to the community.

In October we will be meeting as a team on Sunday mornings for a time of prayer and a time to work together in preparation for our January 8<sup>th</sup> first public service. We are really excited about that, so please be praying about that.

**TeAnna:** Now, I'm just going to ask you to please pray for us. What you can pray specifically about is for the many needs we have, as you can probably imagine, in starting a new church. Among our leadership team we have our own twelve children, and in that leadership training time (which will be three weeks) we will need help with our children. We need volunteer childcare workers for our children during those three weeks. We also will need help when we start having preparation services for our leadership team in October. We're going to have an early morning service, and we need some childcare help during that time also.

We need more laborers. We need more people to come and join with us to help and fulfill the needs of the inner city. We have quite a big budget—I'm not saying as big as Berean's—but we have a budget that we need to raise quite a bit of money for by January.

And also, please pray for our leadership team to be Spirit-led so we can finish and complete the foundation building that we are currently completing by January. And also pray that the Lord would prepare the hearts of the people that the body of Abiding Grace is to reach in our community.

**Evan:** We have three children: Chayah, 5; Andrew, 4; Ari, 2; and we are expecting another in April. Many of you remember when we arrived last summer for the first time we were expecting a child then. We lost that child, but that child is with the Lord, praise God. The Lord has graciously given us another child. Please pray for TeAnna's health and the baby's development and growth, and peace of mind as well during these next several months.

So pray for us as we go forward. If you're interested in anything we have talked about and would like more information about Abiding Grace Community Church, please e-mail us at: [abidinggracecc@neb.rr.com](mailto:abidinggracecc@neb.rr.com). We want to be a church that is the passion of our Christ—that He is our strategy. And we want to lift Him up high for all to see that everything else will pale in comparison to Him. Thank you.

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We pray that this will be the first of many such church plants in our inner city.

The reality is, over the last year you have all had the possibility of investing your money in a bag of wind. But instead, many of you have invested in that which will last forever, and this is just a peek at the return on your investment.

*Our Father, we are thankful that You are a faithful God and that You alone satisfy the hunger in our soul. Lord, we of all people should know that money cannot satisfy—that to live for and to hoard and accumulate money will never make us happy, but simply lead to our misery.*

*Lord, may we be a generous people. May we be a thankful people. May we celebrate what You have given and what we do have, and Lord, may we steward what we've been given for Your purposes.*

*Lord, I thank you for Evan and TeAnna. I thank You for bringing them to us and for what You are doing through them. Lord, continue to provide for them. Thank you that they partner with us in seeking to accomplish the mission here in our community. In Jesus' name we pray these things, Amen.*

\*Scripture taken from the NEW AMERICAN STANDARD BIBLE  
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