Crossroads International Church Dr. Rick Griffith

31 August 2014 Message 8 of 17

NLT 40 Minutes

**Money Matters**

Title

***Ecclesiastes 5:8–6:9***

**Topic:** Money

**Subject:** Money won’t make you happy

**Complement:** but enjoy it while you fear God

**Purpose:** The listeners will enjoy their wealth with godliness

**Meditation:** God of Wealth

# Introduction

### Interest: Most people believe that more money leads to more happiness.

Scale

#### Many make fun of the old adage about money leading to happiness.

##### “Money can’t buy happiness… but it can buy a jetski. Have you ever seen anyone sad on a jetski?”

Ferrari

Mansion

Jet ski

Beach Misery

Limo

Poverty

Dog

##### “Money can’t buy happiness… but I’d rather cry in a mansion”

##### “Money can’t buy happiness… but I would better cry in my Ferrari”

##### “Money can’t buy happiness… but it sure makes misery easier to live with”

##### “Money can’t buy happiness… but it let’s you shop for it in a better neighborhood”

##### “Money can’t buy happiness… but poverty can buy you nothing.”

##### “Whoever said money can buy happiness never bought a dog.”

#### One article on “Money and Happiness” that I consulted gave some interesting data. The author writes,

Graph

##### “The idea here is that while controlling for other factors that might influence happiness, a person’s level of happiness should increase with the level of money that they possess. The same also applies to other items that are ‘good’ and also experiences. If you love chocolate, then two pieces of chocolate are better than one piece.  If a holiday is enjoyable, two weeks on a holiday are better than only one week.

##### The happiness associated with money or the amount of a good thing does not increase in a straight line. The relationship is curved so that the more of something that you already have, the harder it is to increase your level of happiness by having more of it. So going from $10,000 to $20,000 yields a lot more happiness than going from $1,000,000 to $1,020,000. The second chocolate is not quite as enjoyable as the first one (unless you are a very serious chocoholic!). The second week on holiday doesn’t bring quite as much relaxation benefits or fun as the first week. Economists call this **diminishing marginal utility** because the additional satisfaction (marginal utility) from having more of something diminishes with each additional unit. In other words, the additional happiness from one more dollar will be lower than it was for the previous dollar.

3 men

##### Now this all might make a lot of sense. The problem is that people simply don’t assess happiness or satisfaction this way on a day-to-day basis. Sure, when people with more money are asked to take stock of their lives, they give the ‘socially right’ answer by saying that they are happier. However, when asked how happy they are at any particular point of time, people with more money are barely different to those with less money [Diener, Ng, Hartner and Arora (2010)].

##### So while this classical view of the relationship between money and happiness might make a lot of sense, it is completely wrong!”**[[1]](#footnote-1)**

##### The author goes on to show that each man’s happiness actually relates to what they had last year: “Do you see how this extra piece of information changes things quite a bit? John might only have $300,000 but he feels as though things are much better now. He has gained $100,000 in money over the last year. Indeed he has increased his money by 50% in one year and feels good about it. David has the same amount of money that he had one year ago. He is pretty neutral about his money since nothing has changed. He neither feels a sense of gain nor a sense of loss. Barry, on the other hand, is the least happy of the three. In fact, he is very annoyed. Last year he had $2,000,000 but he has lost half of it! He feels as though he has gone backwards.”

Last year

### Need: If more money actually did lead to more happiness, the rich would have…

Lady

• smiles
• laughs

• leisure

• purpose

Subject

• divorce

• friends

#### more genuine friendships

#### a lower divorce rate

#### more genuine smiles and laughter than the poor

#### more leisure time to enjoy life

#### more purpose and direction in life

### Subject: What should be our view of money?

#### Is there any correlation between wealth and happiness?

#### Our title today is Money Matters. It does! So let's look at the poor and the rich to see if there is any correlation between who is satisfied or dissatisfied with life.

Money Matters

Solomon in Text

### Background: Solomon knew about wealth more than anyone, so what correlation did he discover between money and fulfillment in life?

### Text: He penned his conclusions in Ecclesiastes 5:8–6:9.

(Solomon’s first conclusion regarding wealth here is a command…)

# I. Don't be surprised that some corrupt officials hoard wealth (5:8-9).

MP

[Some politicians’ motive is to pad their own pocketbooks.]

## Oppression and denial of justice and righteousness shouldn't be surprising (5:8a).

SP A

## Extortion and greed occur at all levels of government, including the top (5:8b-9).

• SP B

### ISIS continues its march across Iraq.

ISIS
(3 slides)

### Pakistan now has violent demonstrations.

Pakistan
(3 slides)

MP1

(Seeing the wealthy benefit from the hard work of the peons could discourage us, but…)

# II. Materialism has many sad results (5:10-17).

MP

 [Money isn’t all that it’s cracked up to be!]

## Dissatisfaction (5:10)

10

### Arguments over money are one of the chief causes for martial strife.

Marriage Strife

### Have a compatible view of finances with one that you are considering marrying.

Compatible

## Higher expenses (5:11)

11

(3 slides)

13

14

17

## Sleeplessness (5:12)

Really • 12
• sleep

## Self-inflicted pains (5:13)

## No inheritance to leave for one's dependents (5:14)

## Nothing to take to the next life (5:15-16)

Hearse

15-16

## Loneliness and emotional ills (5:17)

(In light of the many disappointments of seeking wealth, should we then live as hermits? No! God wants people to enjoy wealth because...)

MP1

# III. God gives money either for the worker or for others to enjoy (5:18–6:9).

MP2

[The Lord wants *someone* to benefit from money—either you or someone else!]

## Enjoy the money you earn (5:18).

18

### How do you know if you are rich or poor? Someone has said, “Rich is the one who earns more than he spends and poor is the one whose expenses exceed his income.”

Enjoy who

Rich v. poor

### Enjoy what you have, and who you have.

## God allows some to enjoy their wealth as God’s gift (5:19-20).

Fountain of Wealth

### Verse 19 shows us that God isn’t against money!

19

### An Australian study says that the key to happiness is: A$100,000 annual income, a meaningful relationship, and a rewarding hobby.

Aussie study

### Verse 20 says that accepting your lot in life helps you look forward instead of looking back at the past.

20

### Sometimes we can be so future-focused that we don’t enjoy life now—like the client who tells his financial planner, “Explain to me again why enjoying life when I retire is more important than enjoying life now.”

Planning

## God prevents many from enjoying their riches and honor (6:1-2).

Prevented

### God prevents some people from enjoying their wealth and honor (6:1-2a).

6:1-2

### God gives their wealth to others instead, which is very perplexing and painful (6:2b).

## If you don’t enjoy your possessions, then you will never enjoy life (6:3-9).

Older Couple

### It is better to be stillborn than to be wealthy and miserable (6:3-6).

#### It's better to be stillborn than to be an old, unhappy man with many children (6:3).

3

#### The reason a miscarriage is better than an unfulfilled rich man is because the miscarriage never knows that things could have been better (6:4-6).

4-5

##### Miscarriages don't benefit from being born (6:4).

##### Miscarriages don't have any joys so they don't miss them (6:5).

6

##### Miscarriages and rich, unfulfilled men both eventually die anyway (6:6).

### Life is futile for those never satisfied with their money (6:7-9).

$20

#### We work to eat but food doesn't ultimately satisfy (6:7).

7

• Hungry Heaven

Sleep w Stranger

##### Some think that eating at places like Hungry Heaven in Tokyo will satisfy.

##### Others pinch money so much that they are willing to sleep with a stranger to pay only one hotel bill in a one-bedroom unit.

#### Wisdom and poverty don’t conquer materialism (6:8).

8

#### Materialists are never satisfied (6:9a).

9b

9a

#### Materialism is a worthless pursuit (6:9b).

Subj

(Wow, a lot of wisdom on money in one chapter! Can we sum it all up in a sentence? Try this…)

# Conclusion

### Materialism has many negative results but godly people can enjoy wealth (MI).

MI

Mites

MP1

MP2

MP3

Satisfied?

Moneyless Man

Pamphlet
(7 slides)

### Hoarding money brings many disillusioning results, but one who honors God can enjoy money (restated MI).

### Solomon has given us three profound truths today:

#### Don't be surprised that some corrupt officials hoard wealth (5:8-9).

#### Materialism has many disillusioning results (5:10-17).

#### God gives money either for the worker or for others to enjoy (5:18–6:9).

### Are you satisfied with your amount of money?

#### One Aussie man recently is known as the “moneyless man who finds happiness.”

#### I think it better to have God’s view on money, so feel free to borrow my pamphlet on “What the Bible says about money” (explain).

### Our happiness comes from whether we seek God or money. Which of these two do you seek more: knowing God or accumulating wealth?

God or Money?

#### Which pursuit takes more of your time? Or think about more?

#### Are you more interested in passing on to your children Jesus or money?

Einstein

Share

#### Einstein said to live for others—so do you share your money?

### Prayer

Prayer

# Preliminary Questions

**Verses Questions**

# Context: What did the author record just prior to this passage?

# Purpose: Why is this passage in the Bible?

# Background: What historical context helps us understand this passage?

# Questions

# Tentative Subject/Complement Statements

Einstein

Text

# Possible Illustrations

# “To illustrate this concept of framing reminds me of the experiences of a 17th century Bible Scholar, Matthew Henry. He was riding through the woods on a Sunday on the way to a church meeting at which he was to be the guest speaker. However, stopped by a bandit who robbed him of all the money that he was carrying. As a Bible scholar, he was aware that the Bible says to be thankful in all things but also knew that it would be silly to thank God for being robbed. So he asked God to show him what he should be thankful about as he continued on his journey. Along the way, the thoughts came to him:

#  I am thankful that I have never been robbed before.

#  I am thankful he took my money and not my life.

#  I am thankful that he did not take more (he could have taken his clothes and horse as well!)

#  I am thankful that what was stolen did not amount to very much.

#  I am thankful that I was the one robbed and not the robber (think about what drives someone to rob another person!).

# Matthew Henry might sound optimistic, but he was someone who understood how to frame a situation in order to elicit a greater sense of wellbeing. Indeed, it is how we frame experiences that often leads to labels such as an ‘optimist’ or ‘pessimist’. Optimists choose to frame experiences that will trigger a perceived gain by choosing an appropriate basis of comparison. Pessimists often see themselves as just being ‘realistic’ but fail to recognise that their choice of the basis for a comparison is constantly triggering off a sense of loss and so are causing them (and others) unnecessary happiness. Indeed, the pessimist also faces the additional problem that people are unlikely to enjoy spending time with them, and so losing out on the additional happiness associated with good relationships.”[[2]](#footnote-2)Possible Applications

### Text

**Money Matters**

***Ecclesiastes 5:8–6:9***

**Exegetical Outline (Steps 2-3)**

# *Exegetical Idea*: *Materialism has many negative results but godly people can enjoy wealth.*

# I. Don't be surprised that some corrupt officials hoard wealth (5:8-9).

## Oppression and denial of justice and righteousness shouldn't be surprising (5:8a).

## Extortion and greed occur at all levels of government, including the top (5:8b-9).

# II. Materialism has many disillusioning results (5:10-17).

## Dissatisfaction results from materialism (5:10).

## Higher expenses result from materialism (5:11).

## Sleeplessness results from materialism (5:12).

## Self-inflicted pains result from materialism (5:13).

## Lack of an inheritance to leave for one's dependents results from materialism (5:14).

## Nothing to take to the next life results from materialism (5:15-16).

## Loneliness and emotional ills result from materialism (5:17).

# III. God gives money either for the laborer or for others to enjoy (5:18–6:9).

## We should enjoy the money we earn (5:18).

## God allows some to enjoy their wealth as God’s gift (5:19-20).

## God prevents many from enjoying their riches and honor (6:1-2).

### Many people don’t enjoy their wealth (6:1).

### God prevents some people from enjoying their wealth and honor (6:2a).

### God gives their wealth to others instead, which is very perplexing and painful (6:2b).

## If you don’t enjoy your possessions, then you will never enjoy life (6:3-9).

### It is better to be stillborn than to be wealthy and miserable (6:3-6).

#### It's better to be stillborn than to be an old, unhappy man with many children (6:3).

#### The reason a miscarriage is better than an unfulfilled rich man is because the miscarriage never knows that things could have been better (6:4-6).

##### Miscarriages don't benefit from being born (6:4).

##### Miscarriages don't have any joys so they don't miss them (6:5).

##### Miscarriages and rich, unfulfilled men both eventually die anyway (6:6).

### Life is futile for those never satisfied with their money (6:7-9).

#### We work to eat but food doesn't ultimately satisfy (6:7).

#### Wisdom and poverty don’t conquer materialism (6:8).

#### Materialists are never satisfied (6:9a).

#### Materialism is a worthless pursuit (6:9b).

**Purpose or Desired Listener Response (Step 4)**

The listeners will enjoy their wealth with godliness.

**Homiletical Outline** (Cyclical inductive form)

# Introduction

### Interest: Most people believe that more money leads to more happiness.

### Need: What would we expect to find if this proposition is true?

### Subject: What should be our view of money?

### Background: What correlation did Solomon discover between money and fulfillment in life?

### Text: He penned his conclusions in Ecclesiastes 5:8–6:9.

# I. Don't be surprised that some corrupt officials hoard wealth (5:8-9).

## Oppression and denial of justice and righteousness shouldn't be surprising (5:8a).

## Extortion and greed occur at all levels of government, including the top (5:8b-9).

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## Dissatisfaction (5:10)

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## Enjoy the money you earn (5:18).

## God allows some to enjoy their wealth as God’s gift (5:19-20).

## God prevents many from enjoying their riches and honor (6:1-2).

### God prevents some people from enjoying their wealth and honor (6:1-2a).

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# Conclusion

### Materialism has many negative results but godly people can enjoy wealth (Main Idea).

### Hoarding money brings many disillusioning results, but one who honors God can enjoy money (restated MI).

### Solomon has given us three profound truths today:

#### Don't be surprised that some corrupt officials hoard wealth (5:8-9).

#### Materialism has many disillusioning results (5:10-17).

#### God gives money either for the worker or for others to enjoy (5:18–6:9).

### Are you satisfied with your amount of money?

### Our happiness comes from whether we seek God or money. Which of these two do you seek more: knowing God or accumulating wealth?

#### Which pursuit takes more of your time?

#### Which pursuit do you think about more?

#### Are you more interested in passing on to your children Jesus or money?

**Small Group Projects**

Creative Project: As a group make a creative drawing, chart, design, or etc. on the overhead transparency to illustrate the association between money and happiness as found in the Bible.

Scriptural Digest: Read Ecclesiastes 5:10-17 and write down as many "curses" of materialism that you can find (i.e., What are the results of seeking and hoarding wealth?). If you finish this then discuss the *positive* benefits of a proper attitude toward money based on verses 18-20.

*Verse Curses of Materialism*

10aDissatisfaction with money

**Next Week's Topic: Characteristics of Wisdom (6:10–7:14)**

Be thinking about these questions…

1.The first half of Ecclesiastes spoke primarily of labor. In what way does 6:10 seem to be a turning point to begin the second half concerning wisdom?

2.What common thread can you discern between all the sayings in 7:1-14?



**Rick Griffith**

31 August 2014

Message 8 of 17

**Money Matters**

***Ecclesiastes 5:8–6:9***

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### Most people believe that more money leads to more happiness.

### What should be our view of money?

# I. Don't be surprised that some corrupt officials \_\_\_\_\_\_\_\_\_\_\_\_\_\_ wealth (5:8-9).

## Oppression and denial of justice and righteousness shouldn't be surprising (5:8a).

## Extortion and greed occur at all levels of government, including the top (5:8b-9).

# II. Materialism has many \_\_\_\_\_\_\_\_ results (5:10-17).

## Dissatisfaction (5:10)

## Higher expenses (5:11)

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## No inheritance to leave for one's dependents (5:14)

## Nothing to take to the next life (5:15-16)

## Loneliness and emotional ills (5:17)

# III. God gives money either for the \_\_\_\_\_\_\_\_\_\_\_\_ or for \_\_\_\_\_\_\_\_\_\_\_\_ to enjoy (5:18–6:9).

## Enjoy the money you earn (5:18).

## God allows some to enjoy their wealth as God’s gift (5:19-20).

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### It is better to be stillborn than to be wealthy and miserable (6:3-6).

### Life is futile for those never satisfied with their money (6:7-9).

#### We work to eat but food doesn't ultimately satisfy (6:7).

#### Wisdom and poverty don’t conquer materialism (6:8).

#### Materialists are never satisfied (6:9a).

#### Materialism is a worthless pursuit (6:9b).

# Conclusion

### Materialism has many negative results but godly people can \_\_\_\_\_\_\_\_\_\_\_\_\_\_ wealth (Main Idea).

### Are you satisfied with your amount of money?

### Our happiness comes from whether we seek God or money. Which of these two do you seek more: knowing God or accumulating wealth?

**Thought Questions**

1. Read 5:8–6:9 aloud. Contrast the *materialist* and *godly* person’s views on money:

|  |  |
| --- | --- |
| **If Money Really Matters…** | **If God really matters more than money…** |
| Text | Text |
| Text | Text |
| Text | Text |
| Text | Text |
| Text | Text |
| Text | Text |
| Text | Text |
| Text | Text |
| Text | Text |

Text

Text

Text

Text

1. What would be different in your life if you were more satisfied with your income?

Text

Text

1. Andrew Hingston, “Money and Happiness,” <http://ahingston.wordpress.com/2012/12/14/money-and-happiness/> accessed 30 Aug 2014. [↑](#footnote-ref-1)
2. Andrew Hinston, “Money and Happiness,” <http://ahingston.wordpress.com/2012/12/14/money-and-happiness/> accessed 30 Aug 2014. [↑](#footnote-ref-2)