

In the name of God who gives every perfect gift, dear friends,

Last Sunday we heard how Abraham used his wealth to proclaim what Melchizedek the priest said—"Blessed be God most high." And we noted how Abraham gave a joyful and generous offering as an expression of his faith. Because we are children of God, like Abraham, we also give joyful and generous offerings to God because that is what faith does. But we're really not going to talk so much about offerings today, though the selected readings for this Sunday in the church year do draw our attention to earthly possessions and wealth. Instead I'm going to share with you THE SECRET TO MONEY AND HAPPINESS. Today is about how to view worldly wealth and possessions in a proper way, in a way that affects the heart and is pleasing to God.

And I promise that this will be different from one of those get-rich-quick, late-night TV infomercials. It won't be the kind of investment plan served up at one of our local hotels or resorts along with a chicken dinner. No, this is different. This is different because it comes from God through the pen of a guy who, I am certain, knew this better than any one of us sitting here today.

King Solomon was the wisest man who ever lived and wiser than anyone who will ever live in this world. That's not an opinion. That's not just based on smart things he said and wrote like the words in front of us here in Ecclesiastes chapter 5. It's the truth because God says it is so. When God gave Solomon this special gift, this is what he said: **I will give you a wise and discerning heart, so that there will never have been anyone like you, nor will there ever be (1 Kings 3:12).**

Ok, so he was wise; maybe he is worth listening to. But what did he know about money? Well, this is the second half of the promise God made to him: **Moreover, I will give you what you have not asked for—both wealth and honor—so that in your lifetime you will have no equal among kings (1 Kings 3:13).**

I point these things out about Solomon because we should be aware that God had a man who had actually experienced these things write down these truths. They are true because they are words from God and they were truths understood and applied to everyday life by one of God's children. In other words, God gave Solomon THE SECRET TO MONEY AND HAPPINESS and he had him write it down to help us.

We might summarize Solomon's SECRET TO MONEY AND HAPPINESS in this way:

1. Loving Money Leads to Unhappiness and Death
2. Loving the Giver of Money Leads to Happiness and Life

So let's look at what he says. Solomon first gives some examples of greedy, money-lovers. There were people who served in government and oppressed the poor of the land. They used their position to deny justice to them and somehow use that to push themselves into higher positions, which presumably increased their wealth. Solomon said that it wasn't surprising since there were all kinds of officials greedily eyeing up the jobs of those over them, no matter the position. And finally, even kings abused the

common people by snagging the profits earned from the work of the people. And this commentary follows: **Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income.**

You might be tempted to think that always earning more money or receiving more money would always make you happier. But Solomon had seen something different in the lives of people around him. He saw that if a person's heart and life was fixated on money, that person could never be satisfied. Still true today, isn't it? When a person loves money that much, they never have enough. You may have heard it said that when John D. Rockefeller, the wealthiest man in the United States at one time, was asked how much money was enough, he responded, *"Just a little more."*

To some of us that may just sound aggressive and the way a person must be to succeed, but think about the unhappiness, the lack of comfort if you can never have what you want. If more is what you continually want, you never have enough—always longing; never satisfied. Benjamin Franklin, a wise man in his own right, said *"Money has never made man happy, nor will it, there is nothing in its nature to produce happiness. The more of it one has the more one wants."* Solomon says here that living for worldly pleasures and wealth leads to **great frustration, affliction and anger.**

But let's be clear—most of us are not extravagantly wealthy, we are getting by okay, we may not have managed our earthly wealth perfectly and we may even find ourselves in some debt and in financial pinches often enough, but we're not here today to find our comfort by pointing at the worst examples of greed and ungodly views of money and saying, *"Yeah, I don't want to have a lot of money because all it does is cause more problems."* That's not even always true, even though you can read about plenty of lottery winners who will tell you they want their old life back! No. Money is not the problem. Money is a thing. It doesn't have emotions and it can't do anything all by itself. All it does is sit there until someone does something with it.

You get the idea Solomon understood that. He said, **As goods increase, so do those who consume them. And what benefit are they to the owner except to feast his eyes on them?** A person can build up wealth upon wealth but at some point all you do is look at it. He points out that a rich person who is consumed by a love of money can't even sleep. Worries and anxieties about how much, how to get more, even losing it, consume him. Solomon saw people hoarding their money which led to misery. He saw great amounts of money lost through misfortune—at the hands of wicked people or through unfortunate business dealings. And oh, the worst was when this happened and nothing was left for the person's family. Sad and tragic. When money is all that matters or is at the very top of things that matter, sadness and tragedy are sure to follow. And in the worst circumstance, when earthly possessions and wealth are prioritized ahead of God, the sadness and tragedy continues after death and into eternity.

I'm not overstating that either. You've heard these words from God too: **"No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money (Matthew 6:24).** And this from our Second Lesson today: **For 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 Timothy 6:10).** The love of money is nothing to be trifled with. The God who reads hearts knows when the love of earthly possessions and worldly wealth have crowded him out. He sees how the heart feels.

And you don't have to be rich to love money. Plenty of poor people and people simply getting by or those doing just fine love money too much and are prone to greed and coveting and discontent. In other words, any of us here today may have an ongoing problem with loving money too much. Or it may be a sin that we commit occasionally. We really don't have to point the finger away from ourselves to find a problematic attitude toward money. But a child of God does something about it. He or she confronts the sin by first repenting to God for it and trusting fully in our Savior's death on the cross to pay for these sins too. The child of God searches God's Word so that their mind might be changed, adjusted to think like God thinks. And what do we find if that is who we are?

Among the many things God says about money, we find Solomon's words and wisdom. We are reminded of this truth: **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?** Solomon talks about the meaninglessness of chasing after money. He talks about working and working until you die as a "working for the wind" because all that you have and accumulate is gone eventually. You and I will stand before God with nothing in our hands—no bank accounts, investment statements, houses, cars, photo albums or flash drives loaded with vacation pictures—none of that. At the end there is nothing but you...and God.

So, we should just give up everything, huh? We could never let the love of money threaten our faith and salvation if we hole up somewhere and live a bare existence. Sorry, but that's been tried and not with great success! There is a better way. The wise Solomon figured out the SECRET TO MONEY AND HAPPINESS. An insanely wealthy guy who trusted in God figured it out and he's sharing that with you today. So listen closely:

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.

What do you notice about what Solomon says? Three times in his explanation he mentions that God is the giver. Whatever Solomon had, whatever anyone has—buckets of money or rolls of nickels, multiple homes or a rented apartment or a borrowed futon, an incredible career or a simple part-time job—whatever a person has, has been given to them by God. Boy, if we could get this one drilled into our heads it would be helpful. So often we act like all our stuff is really ours, accumulated by our own work or at least by behaving well enough not to get kicked out of the family so we could inherit it. No, we have whatever we have because God has chosen to give it. Part of the SECRET TO MONEY AND HAPPINESS is understanding that God who loved us so much that he sent his Son to die for us and sent his Spirit to give us faith also loved us enough to give us these things.

The second part of the SECRET is to understand why God has given these gifts. And you're going to like this, I bet! God wants you to enjoy what he has given to you! The enjoyment of wealth and possessions is also a gift! It is possible for a Christian to properly enjoy the things God has given without letting them become what he or she lives for! If you and I can keep in mind all that God says about money—how to manage it well, to give generous and joyful and regular offerings to him, to help others with what we've been given, to pay our taxes and so on, we can also enjoy what God has blessed us with!

What a great place to be! Doesn't that sound better than the person who obsesses over money and lives for it and never has enough and stresses in so many ways and who eventually suffers eternal death? You know God doesn't want that for you! What God wants is for you to be happy when it comes to money. The secret is to understand that he gives you whatever you have and that he intends for you to enjoy it as you properly manage his gifts. In fact, the last verse tells us that to the person who knows this and lives it, God gives a happiness, a gladness of heart, that keeps him occupied to the point that he isn't constantly look back on former days because the present is so joyful. God does want this happiness in life for you and, more importantly, he wants this faith so that your eternal life is not threatened by a love a money. He wants to give you happiness now and even greater happiness in heaven one day!

I don't know where you're at with all this, but understand that it took the wisest man in the world (literally) a little while to figure it out as he looked around him and at his own life. But he found the SECRET TO MONEY AND HAPPINESS and it was tied to faith and love for God above all things. May God move us all to repent where we have been wrong in all of this and in the joy of our forgiveness and salvation, live the SECRET God has told us today until the day comes when these kinds of struggles go away and we enjoy the richness of living with our Savior Jesus. Amen.

Now the peace of God, which transcends all understanding, will guard your hearts and minds in Christ Jesus. Amen.