

ECCLESIASTES SERIES EIGHT
WEALTH AND PROSPERITY
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ECCLESIASTES 5:10-6:2
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SLIDE – Several men in the locker room of a private, exclusive club were talking when the cel phone rang. One man picked up the phone and the following conversation occurred.

“Hello.”

“Honey, it’s me.”

“Sugar!”

“I’m at the mall two blocks from the club. I saw a beautiful mink coat. It is absolutely gorgeous.

Can I buy it? It’s only \$1500.”

“Well, okay, if you like it that much.”

“Thanks! Oh, I also stopped by the Mercedes dealership and saw the new models and one I really liked. The salesman quoted me a great price.”

“How much?”

“Only \$60,000.”

“Okay, but for that price I want all the options.”

“Great! But there is something else. It might seem like a lot, but, well, I stopped by the real estate agent this morning, and I saw the house we looked at last month and it is on sale! Remember, the beachfront property with the pool and the English garden?”

“How much are they asking?”

“Only \$750,000 – it is a great price and we have enough money to cover it.”

“Well then, go ahead and buy it, but first put in a bid of \$720,000 and see if they will take it, okay?”

“Okay, sweetie. I love you! I’ll see you later.”

“I love you, too.”

The man hung up, closed the phone’s flap, raised it aloft, and asked, “Does anyone know who this cel phone belongs to?”

SLIDE – *ECCLESIASTES 5:13-14: 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.*

SLIDE – Solomon admits: THERE ARE TWO SIDES TO WEALTH.

We often hear of the Wisdom of Solomon. But we do not often hear of his wealth.

We’re talking “filthy rich.” His base annual income in gold alone was \$20 million. He owned parks, a zoo, a wonder-of-the-world temple, his personal residence which was more like a museum than a home, lavish resort, and riding stables for over 4000 horses.

The man’s spread would make the Taj Mahal look like a local bus depot.

If Solomon were living today, I suspect he would admit, “I may look successful and secure, people to think that I’ve got it all together, but they don’t know the half of it.”

SLIDE – THE “GOD-BLESSED SIDE” – ECCLESIASTES 5:19-20: 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. He seldom reflects on the days of his life, because God keeps him occupied with gladness of heart.

I want to be on the God-blessed side. Not the other side.

SLIDE – THE “OTHER SIDE” OF WEALTH – ECCLESIASTES 5:10: *Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless.*

To John Rockefeller: How much is enough? Just one more dollar.

SLIDE – ECCLESIASTES 5:11: *As goods increase, so do those who consume them. And what benefit are they to the owner except to feast his eyes on them?*

When a man’s possessions increase, it seems there’s a corresponding increase in the number of people who live off him: management consultants, tax advisers, accountants, lawyers, household employees, and sponging relatives.

Bigger car, more gas, more insurance, larger license tags.

More toys mean more friends who want to play with your toys.

SLIDE – ECCLESIASTES 5:12: *The sleep of a laborer is sweet, whether he eats little or much, but the abundance of a rich man permits him no sleep.*

The simple life has less stress and worries.

Isn’t that true? Take, for example, a guy who welds all day – punches in at seven in the morning and punches out at three-thirty in the afternoon. He drives his pickup home. He and his son drive over to the ball field and he shags flies with his boy. In fact, he’s probably one of those guys who helps coach the Little League team in the neighborhood. He has a great time – just a hard-working, fun-loving, easy-going “working man.” Then the game ends. He drives home, eats a bowl of chili and a fistful of Fritos, watches TV until the late newscast is over, then drops into bed about ten-thirty. Within sixty seconds, you can hear him snoring.

Just flip the ol’ mask down and weld eight hours a day, five, maybe six days a week.

Freedom from all those high-pressure decisions that keep others awake. But the rich? They’ve got a lot of stuff on their minds.

SLIDE – ECCLESIASTES 16:17: *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.*

Ask a millionaire, “Which would you rather have? A million dollars, or youth?”

Answer: “Ask an old millionaire.”

SLIDE – GOD HAS LAID OUT THE FOUNDATION STONES IN A BIBLICAL FINANCIAL PLAN

Do it right, fine blessings. Ignore it; you are on your own.

SLIDE – 1. The top portion (10%) is immediately returned to God.

SLIDE – LUKE 11:42: *“Woe to you, Pharisees, because you give God a tenth of your mint, rue, and all other kinds of garden herbs, but you neglect justice and the love of God. You should have practiced the latter without leaving the former undone.”*

Dad to Roger after first paycheck: “Always give God the top portion and you will never regret it.”

There were hard years.

Casas \$1200 salary shrinks to \$1100 the first week we’re here.

Jessie: Merle Spear: Writes me a check for \$1800. “Any other bills are mine.”

Never once not able to pay bills on time.

SLIDE – 2. Taxes are paid to the government.

Why? Because the government needs it!

You think you are hard up financially! The federal government is \$25 trillion in debt!

Most Americans get depressed when they look at their savings account – and with good reason.

The average savings balance in the US is \$83.27.

But take heart. There is great consolation when you realize that such a meager balance makes you \$25 trillion richer than the U.S. Government.

SLIDE – ROMANS 13:6-7: *This is also why you pay taxes, for the authorities are God’s servants, who give their full time to governing. Give everyone what you owe him: if you owe taxes, pay taxes...*

SLIDE – 3. Family needs are met: 1 Timothy 5:8

If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and it worse than an unbeliever.

“Provide” means to take thought of in advance. A refrigerator lasts 15 years. A car lasts 10. College for the children.

SLIDE - 4. Debts on depreciating items are paid off.

Romans 13:8: Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellowman has fulfilled the law.

A young couple had been married for about a year. They were struggling financially and decided to do something about it. They developed a strategy.

They were trying to figure out how to handle their finances and the wife said to the husband, “If we miss two payments on the refrigerator and one payment on the washing machine, we’ll have enough money to make a down payment on a new television set.”

Appliance Store Ad: “Use our easy credit plan: Put 100% down and make no monthly payments for the next five years.”

The average American spends \$1.17 for every \$1.00 they earn.

If you cannot, or don’t want to pay off your credit card balance at the end of each month, you are well on the way to financial bondage.

SLIDE – 5. Part of every check is saved to pay for future needs.

Proverbs 6:6-8: Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest.

SLIDE – Faithful management will yield a surplus.

2 Corinthians 8:14-15: At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need. Then there will be equality, as it is written: “He who gathered much did not have too much, and he who gathered little did not have too little.”

People come to Benevolence Ministry and one day pay it back.

Ricky caddying for struggling professional. Trying to get into this week’s Byron Nelson Classic in Dallas. He is making no money. His wife is a teacher. She is making hardly any money. Both are Christians.

No money. Out of money. Couldn’t buy groceries; she was not certain that she had enough gas to get to her Bible study. Pride: Told no one of their problems. Overdrawn checking account by almost \$1600.

End of Bible study an older, white-haired woman approached her and said God had told her to give her \$200 to take care of her financial needs. This would buy groceries for a week. “We don’t have any needs.”

“Please take the envelope. God told me to give it to you.”

She took the envelope and the older woman began to depart and then turned suddenly around.

“How about money for gas?” “I am fine, I don’t need any gas.” “Well, I almost forgot, but God told me to give you money for gas.”

Handed her a \$20.

Raced home to share with her husband: Opened envelope and it was filled with negotiable American Express checks totaling \$2000.

I love those stories. I don’t know whether or not the golfer and his wife honored God with the top 10% of income as God asks. God may just have been mercifully answering the prayers of two of His children who were financially behind the 8-ball.

I am impressed with the woman who had her finances in order so that she was cultivating a surplus to give away at God’s discretion.

That is a blessing from God. This is the God-blessed side of finances.

A surplus is a major goal. It is the surplus that allows us to respond to the needs of others.

SLIDE – THE SINGLE, MOST IMPORTANT BIBLICAL PRINCIPLE REGARDING THE HANDLING OF MONEY IS GIVING THE FIRST PORTION OF OUR INCOME TO THE LORD.

SLIDE – Proverbs 3:9-10 – *Honor the LORD with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine.*

SLIDE – Deuteronomy 14:22-23 – *Be sure to set aside a tenth of all that your fields produce each year. Eat the tithes of your grain, new wine and oil, and the firstborn of your herds and flocks*

in the presence of the LORD your God at the place he will choose as a dwelling for His Name, so that you may learn to revere the LORD your God always.

SLIDE – Surrendering the First Portion Is A Constant Reminder That All We Have Is From God, and Therefore, We Are Managers of Assets and Not Owners.

SLIDE – Have you ever gone to McDonald's, and one of your children wants a large pack of fries? You know how good a large pack of French fries smells. Instinctively you reach over and take a couple of fries out of his packet. When you do he grabs your hand and says, "Dad, you can't have any of those fries. Those fries are mine."

You pull your hand back and as you do, you start thinking about a few things:

Like, my child doesn't understand where these fries come from. I made the money, I paid for them, I am his resource. He gets to eat fries because of me.

The second thing we think is, she doesn't realize that I can take those fries from her. I have control over those fries. Not only can I take those fries from her because her attitude is so bad, I can buy 20 packs of fries if I want to and bury her in fries!

The third thing we think is, I can get my own fries, I don't really need hers. I can order my own fries and sit right here and eat my fries and she can eat hers.

What really hurt us was not the fact that we did not get any fries. What really hurt was the selfish attitude of my child regarding what we had given him.

I wonder how God ever feels when we get stingy with the gifts He gives us?

I know the answer to that!

GOD TELLS US EXACTLY HOW HE FEELS WHEN WE DON'T ESTABLISH OUR FINANCIAL PLAN ON THE FOUNDATION OF GIVING TO THE LORD.

Turn to Malachi at the end of the Old Testament.

Israel in Malachi's time was in a horrible mess. Crops and businesses were failing and savings investments were being eaten by inflation.

We discover that they were under a curse because they failed to honor God.

SLIDE – MALACHI 3:8 – "Will a man rob God? Yet you rob me. But you ask, 'How do we rob you?' In tithes and offerings."

What an intriguing thought. Can a man rob God? It is hard to take a gun and point it at Heaven and say, "God, this is a stick up!" Can you rob God?

Hebrew word is tricky. Root word means to "deceive" or "defraud." Probably the best word to describe it is "embezzle."

We can't stick a gun in God's face and rob Him. We can't break into His house in Heaven and steal from Him. But we can embezzle from Him.

SLIDE – There is a difference between robbery and embezzlement. If I go into the Circle-K and stick a gun in the cashier's face and say, "Hand me the money," that is robbery. Robbery is taking money that we have no right to handle.

Embezzlement is taking money that we do have a right to handle. If I am working for Circle-K and occasionally I skim \$100 out of the cash register, that is embezzlement.

In some ways embezzlement is a meaner sort of sin. The man who embezzles is usually a trusted employee. Not only have they taken your money, they have violated your trust.

It is not hard at all to embezzle from the Lord. He entrusts His assets for us to manage. And it is out of this pile of assets that it is possible and mishandle and embezzle from God.

The Israelites were embezzling tithes and offerings.

What might embezzling look like?

Spending the top 10% on anything other than God.

Driving to the church in stolen cars – watching stolen TVs – eating at lavish restaurants with stolen tithe money.

God will not bless a financial plan that is based on using embezzled funds. He will not do it.

SLIDE #28 – A stiff penalty is promised to those who embezzle from God.

SLIDE – MALACHI 3:9: “You are under a curse – the whole nation of you – because you are robbing me.”

Let me show you what the curse might look like.

Gary moved to Tucson years ago... Job fell through... Family with children, “\$26 in savings, \$28 in checking, \$45 in cash. Just found a job but need \$480 to start... bills of \$672. Can you help? We’re desperate. Taking toll on children. One child dreamed that mom and dad ran out of money and had to place children in orphanage.

“Last sermon really hit me. God was allowing all of this. Back east we have a successful business... drove Cadillac, investment property in Florida. But we didn’t honor God. In the space of two weeks I lost it all. Went bankrupt and we lost everything. I’ve learned my lesson.

Fortunately our Benevolence Fund paid his bills and gave him a new start on his job.

Can anyone say that he was wrong in feeling that God took it all away? Not a single one of us can say for certain that he was wrong in feeling like that.

SLIDE – MALACHI 3:10 – “Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this”, says the LORD Almighty, “and see if I will not throw open the floodgates of Heaven and pour out so much blessing that you will not have room enough for it.”

Only place in Bible where God challenges believers to test him. “Put my plan of giving to the test!” Not test on resurrection. Faith!

SLIDE – THE TITHE IS THE FLOOR, NOT THE CEILING. AFTER OUR TITHES ARE OFFERED TO THE LORD, WE ARE TO CONTINUE GIVING ACCORDING TO HOW MUCH WE HAVE.

For some a tithe is a challenge. For others a tithe is just a “drop in the bucket.” Those who are most blessed financially are able to give far above 10%.

The tithe of 10% is not the ceiling. No, the tithe is the floor. Everyone, no matter how much we have or do not have is to tithe! For some, that is as high as they will ever be able to go. For others 10% is just the start.

As our assets and income increase, we are able to give away more and more.

SLIDE – Let’s talk about those French fries. Say you have only ten. Give God one and live on nine.

SLIDE – But let’s say you have more than 10. Let’s say you have several orders. What do you do with all those French fries? Eat them? Trash them? Take them home? Who don’t we go to several children nearby and just give them away? Wouldn’t that be a thrill to see their eyes light up?

The Bible tells us that God has different expectations for the person who makes \$60,000 a year and the one who makes \$200,000. At \$60,000 the tithe is foundational.

At \$200,000 the tithe is a drop in the bucket. We are to give as we have been blessed. Those who make more are blessed to give more.

SLIDE – A single mom, newly divorced, shared with me her hurt when her husband walked out, and she was forced to raise her children, without child support, on a minimum wage salary. Tears in her eyes as she reminisced. She wept when she described how some of her Christian friends talked of going off for a weekend on the lake.

SLIDE – “They spent more on gas to run their boat than I had money to buy meals for my children until next Monday.”

SLIDE – FINANCIAL BLESSING IS PROMISED TO THE CHRISTIAN WHO GIVES ACCORDING TO GOD’S PLAN.

SLIDE – Proverbs 19:17: “He who is kind to the poor lends to the Lord, and God will reward him for what he has done.”

SLIDE #37 – May I illustrate this entire sermon with a story about John Wyatt. Handyman doing some work at our house. We invited him to stay for dinner.

Promise Keepers and taking John Wyatt, Traffic jam at Convention Center. John: “I prayed for us to get a good parking place.” Sure, then a space opened up. Went inside. John: “I prayed for us to get a good seat.” Sure, main auditorium was full and we ended up in the annex watching on a giant television screen. It was not a very good feel of what was really going on.

At the first break John saw a friend from Casas who asked, “Where are you sitting?” “Annex in the back.” “We saved some seats in the main auditorium. We have seats for you.” They took us to the front row. We were right in the front by the deaf signing section. We could see everything. I wondered, who is this guy?

On the way to the Convention Center we saw a homeless man on the corner and John made me pull over and John gave him a \$10 bill. I don’t know whether to give these guys money or not – and John gave him \$10 so I asked him about it. He said God told him to take \$100 bill and break it into \$10s and give a bill to each of the next ten needy people he saw on the street.

Then he looked at Julie, Bronwyn, and me, and said, “Why wouldn’t God answer his prayers for a parking place and a good seat in the Convention Center? That man has pull with the Boss.”