

## **Risky Business**

### Ecclesiastes 11:1-6

According to marketing professionals, one of the simplest ways a company can increase sales is by offering a solid guarantee with their product or service. One professional writes:

One of the reasons people don't buy from you is the perceived risk they believe they are taking in purchasing your product or service. These risks include:

1. Making the wrong decision
2. Losing money
3. Not receiving what they paid for
4. Not being satisfied and then not being able to recoup their investment. . . .

One strategy to overcome these risks is to offer a rock solid guarantee that will make their purchase risk free, or at least decrease the risk as much as possible.<sup>1</sup>

We like guarantees. We like doing things “risk free.” We want control and predictability, whether we're purchasing a toaster, choosing a college, trying to get pregnant, or selecting a course of cancer treatment.

But as the book of Ecclesiastes has reminded us over and again, life is anything but controllable and predictable. It is full of uncertainties, even disappointments—especially if we're looking for lasting gain and significance “under the sun,” as the Preacher puts it, in this world—what we can see and touch and experience here and now. As he tells us throughout the book, life is vapor, vanity. A breath. And it comes with no money-back guarantee.

What's true of life in general is true of our livelihoods as well—how we make ends meet—especially as we are still coming out of one of the worst recessions in recent American history. The news reports tell us unemployment surged to 10% just three years ago, and still hangs at about 8.<sup>2</sup> More than 3 million Americans have lost their homes to foreclosure since 2009.<sup>3</sup>

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<sup>1</sup> David Frey, “Guarantee Marketing: How to Turn Your Guarantee into a Competitive Weapon,” available at: <http://www.businessknowhow.com/marketing/guarantee.htm>.

<sup>2</sup> CNN Money, “Obama's Economy: A Snapshot,” Oct. 11, 2012, available at: <http://money.cnn.com/galleries/2012/news/economy/1206/gallery.Obama-economy/2.html>.

<sup>3</sup> Ibid., <http://money.cnn.com/galleries/2012/news/economy/1206/gallery.Obama-economy/5.html>.

Student loan debt recently topped 1 trillion in this country,<sup>4</sup> with 20% of American households carrying student loan balances.<sup>5</sup>

But some of us don't need the news to tell us that. The overdraft statement tells us that. The pile of unpaid bills tells us that. The meet and greet at the local job fair, where we rub shoulders with 50 other unemployed people with our exact same skill set, all vying for the same three positions, tells us that.

So how do we think about money, business, and career—our livelihood—in a world without guarantees? How about other activities that God has given us to do? Ecclesiastes wasn't lying when it told us in the very first chapter, “there's nothing new under the sun” (1:9). Not even economic uncertainty. And so this ancient text this morning offers some surprisingly relevant wisdom for us today, that in the face of life's inconsistencies, God calls us to give generously, work boldly, and trust God with the results.

This book has touched on so many different aspects of life under the sun—knowledge and wisdom, money and wealth, work and achievement, relationships and religion. And in chapter 11 he turns to business and economic livelihood, which is signaled by the imagery of sowing and reaping, taking risks and prospering.

But notice how the Preacher describes the “economic climate,” if you will. He highlights the uncertainty, the unpredictability, the absence of guarantee. Four times he points out something that we “don't know” about how things work in trying to make a living (11: 2, 5, 6): you don't know what disaster might happen; you don't know the work of God; you don't know which investment might prosper. Yet into this unpredictable environment he offers three concrete instructions for true success: give boldly (vv. 1-2), work boldly (vv. 3-4), and trust God boldly (vv. 5-6).

Now a quick reminder about what true success means in Scripture. It doesn't always line up with what the world considers successful. Chapter 10 had much to say about true success, and during the last two weeks we saw that it had far more to do with *fearing God* and *being faithful to God* than it did with achieving some sort of tangible result like money, power, or prestige. We'll see that again this morning.

But we begin with vv. 1-2 and the command to *give boldly*. Give boldly.

### ***Give Boldly (11:1-12)***

Now v. 1 strikes us immediately as pretty obscure. And that's because it is. Look there with me:

Cast your bread upon the waters, for you will find it after many days.

Give a portion to seven, or even to eight, for you know not what disaster may happen on earth. (Eccl. 11:1-2)

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<sup>4</sup> Tim Grant, “Student Debt Pushes Homes out of Reach, Study Finds,” *Pittsburgh Post-Gazette*, Aug. 21, 2012. Available at: [http://www.mercurynews.com/real-estate/ci\\_21366216/student-debt-pushes-homes-out-reach-study-finds](http://www.mercurynews.com/real-estate/ci_21366216/student-debt-pushes-homes-out-reach-study-finds).

<sup>5</sup> Josh Sanburn, “The Student Debt Epidemic: One in Five Households Now Owe Student Debt,” *Time MoneyLand*, Sept. 27, 2012 <http://moneyland.time.com/2012/09/27/the-student-debt-epidemic-1-in-5-households-now-owe-student-loans/>.

What in the world is the Preacher talking about? Casting our bread upon the water is what we do when we feed ducks, and most of us don't want it back once it's all nasty and soggy.

There are two main ways these verses are commonly understood. The first is to see the imagery as referring to *international trade*. "Casting your bread upon the waters" is understood to be a metaphor for sending your merchandise overseas, with the expectation that a profit will return to you after many days. This is, after all, what Solomon himself did. We're told in 1 Kings 10 how "the king had a fleet of ships of Tarshish at sea with the fleet of Hiram. Once every three years the fleet of ships of Tarshish used to come bringing gold, silver, ivory, apes, and peacocks. Thus King Solomon excelled all the kings of the earth in riches and in wisdom" (1 Kgs. 10:22-23). If this is the sense of v. 1, then v. 2 would be suggesting the wisdom of diversifying one's investments by using multiple ships for your merchandise—"divide your portion among seven or eight," in case disaster might strike against one or two. In other words, don't put all your eggs in one basket.

While this is a widely held interpretation,<sup>6</sup> there is another understanding that I think makes better sense of the verse: to see casting bread upon the waters as a metaphor for *giving generously to the poor*. The strength of this suggestion is that Ecclesiastes is not the only piece of ancient literature to use the metaphor this way. An Egyptian proverb says, "Do a good deed and throw it into the flood. When it subsides you will find it."<sup>7</sup> Similarly an ancient Arabic proverb reads, "Do good, throw your bread on the waters, and one day you will be rewarded."<sup>8</sup> In other words, this is a call to give boldly to the poor—"Give a portion to seven, or even to eight, for you know not what disaster may happen on earth," and trust God to reward your generosity. As Proverbs 19:17 says: "Whoever is generous to the poor lends to the LORD, and he will repay him for his deed." Or Proverbs 22:9: "Whoever has a bountiful eye will be blessed, for he shares his bread with the poor."

So why in the world would generous giving be a wise response in uncertain economic times? When things are tight, our natural response is to hold even tighter to what we have. We cling for whatever sense of control we can find. Giving boldly doesn't readily make a whole lot of sense—like throwing bread into a river and expecting to see it again. Sounds foolish.

Now he could be referring to the shrewdness of being generous to those in need now, because you never know when the tables might turn and you find yourself in need, not unlike the shrewd manager in Jesus' parable in Luke 16.

But far more likely, I think giving boldly in uncertain times is an unmistakable expression of our trust in God, and a reflection of his compassion toward us. Giving boldly to the poor does not come from calculating a strategic return on investment; you don't share what you have with those who have nothing because you think they'll pay you back. Rather, you share what you have because *in hard times, people have needs*, because *God is the one who gave it to you in the first place*, and because *he is the one who will reward your generosity and faithfulness*. Listen to

<sup>6</sup> See, e.g. Tremper Longman III, *The Book of Ecclesiastes* (NICOT; Grand Rapids: Eerdmans, 1998), 255-256; Philip G. Ryken, *Ecclesiastes* (PTW; Wheaton: Crossway, 2010), 255.

<sup>7</sup> William K. Simpson, ed., *The Literature of Ancient Egypt* (3<sup>rd</sup> ed., New Haven: Yale University Press, 2003), 519; as cited in Richard L. Schultz, "Ecclesiastes," in *Evangelical Commentary on the Bible*, Gary Burge and Andrew Hill, eds. (rev. ed.; Grand Rapids: Baker, forthcoming).

<sup>8</sup> As cited in Longman, 255-256.

the instruction Jesus gave to a man hosting a party for the Pharisees, to which Jesus was also invited. This is Luke 14:12-14:

"When you give a dinner or a banquet, do not invite your friends or your brothers or your relatives or rich neighbors, lest they also invite you in return and you be repaid. <sup>13</sup> But when you give a feast, invite the poor, the crippled, the lame, the blind, <sup>14</sup> and you will be blessed, because they cannot repay you. You will be repaid at the resurrection of the just."

Giving to the Lord by giving to those in need is not a return that we always see in this life. But God in his grace rewards those who treasure him more than their stuff—not because he has to or because our generosity somehow obligates him to us. Even less is this a means of manipulating greater material blessings from God, as some of the health and wealth preachers might con you into thinking. Rather, God rewards our generosity *because he loves us*. Like the joy you feel when treating your child to an ice cream cone because you saw him share his lunch with a kid who forgot his, so God rewards us in his love and mercy. Maybe now, maybe materially, but utterly and abundantly beyond all we can imagine in the new heavens and new earth.

I can't tell you what this looks like for you—to give boldly. But ask God to open your eyes to see needs that you can come alongside someone and help with. Do you know a single mother who could use some help babysitting? Do you know a friend having trouble with unpaid medical bills, or even monthly bills? Do you know someone who needs some help with gas money to get to work, or with some new school clothes for their kids this fall? Ask God to open your eyes.

Now of course we need wisdom to know the best way to help someone in need—how to come alongside someone in relief and development, rather than just enabling a situation. But don't let the need for discernment become an excuse for a closed heart. Learn about these things. Mike Sworin is teaching a class this fall on faith-based personal finances—jump in. But here's the question: Do I trust God enough as my provider that I can give generously to those in need, even when times are uncertain?

One of the best tests of what we're trusting in and treasuring amid uncertain economic times is whether we're willing to joyfully part with our stuff. As Jesus said in Matthew 6:19-21: "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also."

So give boldly. The second point comes in vv. 3-4, and that's *work boldly*. Work boldly. Let's look at those verses together.

### ***Work Boldly (11:3-4)***

If the clouds are full of rain, they empty themselves on the earth, and if a tree falls to the south or to the north, in the place where the tree falls, there it will lie. <sup>4</sup> He who observes the wind will not sow, and he who regards the clouds will not reap.

Verse 3 begins with an earth shattering report: when clouds are full of water, they rain. When trees fall to the ground, they stay put. So what's the point of stating the obvious here? These things may be obvious facts of nature, but they are also quite powerful, often unpredictable, and are utterly beyond our control. And so for those whose livelihood depends on being able to get

into the field and sow seed without a tree being blown down and falling on his head, or to harvest the grain without it being ruined by a flood, these normal acts of nature can cause a great deal of anxiety and fear. And that's the point in v. 4—the one who waits endlessly for the perfect business conditions, if you will, will never accomplish anything. What is needed here is a boldness in our work.

Again, we want that ironclad guarantee. We want the market to stabilize. We want to know, before we begin, that our labor will not be in vain. Whether it's a new business venture, or whether it's some other task God has called us to, we want guaranteed success and so we obsess over conditions and sit there doing nothing out of fear of doing something and failing. If conditions are this unstable, and I don't know whether it's going to work, why try? We're just going to keep waiting.

But here's the question: if that's the posture of my heart—fear—then who am I trusting in for success? Me. But what if God is the one to be trusting in?

God calls us to action amid life's uncertainties. To boldness, not to fear. And boldness means taking risks. It may mean taking risks in business or career. The risk of applying for that promotion. The risk of starting that new business. The risk of stepping away from a job and toward college or graduate school. There's no guarantee that any of that will work out favorably. But it might be wise to do it.

Now boldness is not the same thing as making rash and foolish decisions—we talked last week about the wisdom of thinking carefully about what God has given us to do. Neither is it the same thing as being presumptuous. Boldness is not the self-confident attitude that says, "I'm going to make a plan; I'm going to take control, grab life by the horns; I'm going to make things happen." The book of James describes the foolishness of presumption in ch. 4: "Come now, you who say, 'Today or tomorrow we will go into such and such a town and spend a year there and trade and make a profit'—yet you do not know what tomorrow will bring. What is your life? For you are a mist that appears for a little time and then vanishes. Instead you ought to say, 'If the Lord wills, we will live and do this or that.' As it is, you boast in your arrogance. All such boasting is evil" (James 4:13-16).

The difference between stepping out in boldness and stepping out in presumption or arrogance is simply the object of our trust. Presumption trusts in *self*—my skill, my ingenuity, my creativity, my will power, and if things go well, then my glory and honor. But James reminds us what Ecclesiastes has been saying all along—you are a mist, a vapor that appears for a little while and then vanishes.

Boldness—true boldness—puts its confidence not in self, but in God—his will, his power. And God calls us to live boldly in uncertain times, not just with regard to our livelihood, but in the advance of his kingdom as well.

It takes boldness to bring up the Lord in conversation with an unbelieving friend or family member. There is a risk in inviting your neighbors over for dinner. It takes boldness to step into the messiness of someone else's life and walk with them in the muck gently guiding them toward God. There's no guarantee that they'll ever become a Christian. But true boldness comes not from trusting in ourselves, but in God.

When Carissa was in high school, she worked at a fast-food Italian restaurant in Lincoln called Fazoli's. As far as she could tell, she was the only Christian working there. She (to put it mildly) *hated* her job. She would cry at night as she mopped the floor. Her boss at the time was a young woman, probably in her mid-20s, whose life had recently been turned upside down by an unplanned pregnancy. One day when Carissa was on break her boss came over and sat down to talk with her. Carissa had taken the risk of speaking about her faith and of speaking into this woman's life, and so she was afraid she was about to get in trouble. Instead, her boss asked her to tell her more about Jesus. And she explained the gospel to her—that Christ in his love died for our sins to cleanse us, forgive us, and bring us back to God, if we will believe in him.

Nothing really changed in the woman, and a few months later Carissa took a different job. Years went by with no connection. Till one day, walking into Target, Carissa and I (now married) ran into the woman, to find out that she had become a Christian, that in the time since Carissa had known her, she had survived cancer, and that she was soon getting married to a Christian man. We got to go the wedding, where during the service, the pastor shared this woman's story, where she recounted the boldness of a young employee at Fazoli's who took her faith serious and was bold enough to share the truth of Jesus with her. It was a turning point in her life.

I don't share that because my wife is awesome (though she is); I share it because Jesus is awesome. And he is worthy. And because it is his power we depend upon when we step out in risk and boldness amid life's uncertainties. Boldness comes not from trusting in self, but trusting in Christ.

And that's what the last two verses and final instruction in this passage tell us to do—to *trust God boldly*. Trust God boldly.

### ***Trust God Boldly (11:5-6)***

These verses begin by reminding us that we cannot control or predict how life goes under God. Verse 5: "As you do not know the way the spirit comes to the bones in the womb of a woman with child, so you do not know the work of God who makes everything." To illustrate his point the Preacher draws our attention to human conception—the mysterious way that a human person is created in the womb, something we cannot understand or control. Some translations see this as two illustrations—we "do not know the path of the wind, or how the body is formed in the womb" (NIV). But the Hebrew word for *wind* is the same as for *spirit*, and so the picture here is the joining of bone and spirit in the creation of a human person in the womb, one of the many places where Scripture reminds us that life begins at conception (cf. Ps. 139:13-16; Jer. 1:5; Lk. 1:41-45; Exod. 21:22-25).

But just as the beginning of life is mysterious and beyond our control, so is the way God works out his plan (cf. 7:13; 8:17). We cannot control God, or predict him. *But* we can trust him. We can trust him boldly, and therefore work boldly, as in v. 6: "In the morning sow your seed, and at evening withhold not your hand, for you do not know which will prosper, this or that, or whether both alike will be good."

Though we can't always understand God's work, we can be confident that he is indeed working, as the one who "makes" or "does" everything (v. 5). This is his world, he made it according to his purposes, and he will be faithful to accomplish those purposes despite human rebellion, sin,

and the vapor this world has become. And he has proven this to us in Christ, who lived faithfully before his Father, who died willingly for us, taking our sin and every stain of this fallen world on himself on the cross, and who rose victorious over the grave to give new life. Jesus is our Savior, our King, and our Guide through this uncertain world. And if you do not know him, then I urge you to stop clamoring for control of life—a control you cannot find or sustain, and instead rest your faith in the one who can and does control and predict all things, who alone can give you life and peace. Trust Jesus and live boldly by faith in him.

Do we really trust God boldly in these uncertain times? Do we trust him with our livelihood? Why is it easy sometimes to trust Christ to secure our eternal place in heaven with him, but to have doubts about whether or not he can provide this month's rent? Do we really believe when we pray that God wants to answer those kinds of prayers, that he's capable of it?

Do we really believe that God wants to see men and women throughout New England turn away from their false gods of money, sex, power, and knowledge, and to the freedom, joy, and life that comes from worshipping him? Do we really believe that Jesus' blood is enough to rescue and cleanse those men and women, and that his Spirit is powerful enough to give new life to their dead souls? If so, *then why do we spend so much time waiting for better conditions?* 'I'm too busy right now; as soon as life slows down I'll get serious about building relationships with my neighbors.' 'Such and such needs to change at the church first, and then I'll tell my neighbors about Jesus, or invite them to come here.' 'I need to let my parents get through that issue first, and then I'll talk about Christ.' 'We need to get through this quarter, and hopefully it's good and profitable, then maybe my boss will want to talk about Jesus.'

O we of little faith; and I am chief among you. I am too selfish, too in love with my own time and convenience, to take the risk of laying my life down for those around me who don't know Christ. I need the grace of God in Christ just as much as they do. In fact, we'll never grow out of that need. That's why boldness isn't about us, but God—his grace, his power, his beauty, his worthiness.

How bold is our faith? Are we only asking God to do things through us that we can pretty much manage on our own without him? Or are we asking God to do things through Westgate that are utterly and entirely impossible unless he shows up?

Are we willing to take risks as a church to reach the lost, to try some things differently, perhaps even to fail and try again? A couple of church planters in Great Britain put it this way: "If we measure success in terms of our reputation with our peers, the numbers in our congregation or the professionalism of our Sunday meetings, then we are going to be 'risk-averse.' But if 'success' is to be faithful to the gospel, then we will be, we must be, creative for the sake of the gospel."<sup>9</sup>

Are we willing to trust boldly as we seek to walk faithfully with God? To give boldly and work boldly, not just for our livelihood, but for the sake of his glory and kingdom? May God give us the grace we need, the faith we need, to walk boldly with him.

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<sup>9</sup> Steve Timmis and Tim Chester, *Gospel-Centred Church: Becoming the Community God Wants You to Be* (2010 edition; The Good Book Company, 2002), 34.