

A Tale of Two Masters

Ecclesiastes 5:8–6:6

If you're just joining us this morning, we've been walking through the book of Ecclesiastes for the last several weeks, following the Preacher (probably the ancient king, Solomon) as he takes an honest look at this fallen world to see if there is any lasting significance or gain to be found under the sun—anything that truly satisfies or fills us in a meaningful way. For much of his study he has set God off to the side and focused simply on what we can see and experience ourselves in this earthly realm. Time and again he describes his findings as “vapor, vanity, meaningless”—a breath that is here for a minute but disappears without amounting to anything. Dreams that disappoint, whether its human activity and achievement, human wisdom, time, justice, relationships, even religion (at least when we hijack relating with God and make it about us).

In chapter 2, when the Preacher turned his examination to human activity and accomplishments, he explored personally whether money, wealth, or possessions could satisfy him. He gave us his conclusion in 2:11: “Then I considered all that my hands had done and the toil I had expended in doing it, and behold, all was vanity and a striving after wind, and there was nothing to be gained under the sun.” But as we come to ch. 5, he turns his attention once more to the question of wealth, this time not sharing from his personal experience but commenting on what he sees going on in the world around him. The prospect isn't much better. Like a dishonest boss who keeps promising us a raise but never delivers, so money leaves us dreadfully unsatisfied.

What we have in these verses is a tale of two masters: money and God. And as Jesus said, you can only serve one of them. Or as the old adage goes, money makes a good servant but a terrible master. What we need to remember is that the ability to enjoy our possessions, accept our lot, and rejoice in our work amid a fallen world is nothing less than the gift of God.

Our passage this morning actually begins with a smaller section that is really only partly-related to the bigger theme of money and satisfaction—vv. 8-9. These verses kind of stand alone as another commentary on how common injustice is in this fallen world, not unlike the end of ch. 3. Chapter 5:8 reads: “If you see in a province the oppression of the poor and the violation of justice and righteousness, do not be amazed at the matter, for the high official is watched by a higher, and there are yet higher ones over them. But this is gain for a land in every way: a king committed to cultivated fields.” Solomon reminds us again that this world does not work the way it's supposed to. Those who are vulnerable and need help are preyed upon by those with more power. And those whom we trust to do something about it—our governments or officials—seem indifferent, or powerless, or even worse, guilty themselves. It's not right, but it's not uncommon. Solomon tells us don't be amazed at the matter. This is, sadly, par for the course in a fallen world where sinners lead other sinners. It's hard to tell whether the precise problem in v. 8 is endless bureaucracy—no one can get anything done because of the endless chain of one person

supervising another supervising another, or else good old corruption—each level of officials is more concerned to watch the back of the other than to be of service to their constituents. It goes without saying that both of these remain commonplace today.

Verse 9 is actually one of the hardest verses in the book to understand. The Hebrew is very vague. It could be saying that if you think the officials are bad, just look at the king. The NIV translates this saying, “The increase from the land is taken by all; the king himself profits from the fields.” But it could also be providing a contrast (which I think is more likely): whereas bad leaders exist and take advantage of their people, there is much gain or advantage in a king who is committed to “cultivated fields,” that is, the well-being of his people (who depend on the produce of the land).

Perhaps we have here a portrait of two kinds of masters: the corrupt bureaucracy and the compassionate king. Perhaps we have a portrait of a single unjust system. But whatever damage a human leader can do, it can be matched blow for blow by a self-destructive allegiance to money. And that’s where Solomon turns his attention to next.

Solomon states the principle plainly up front in v. 10: “He who loves money will not be satisfied with money, nor he who loves wealth with his income; this also is vanity.” You can’t help but wonder if Paul had this verse in the back of his mind when he wrote 1 Timothy 6:10: “For the love of money is a root of all kinds of evils.” But note what’s being criticized in both places: not money per se, but the *love* of money. Again, money itself is a great servant; it’s a terrible master. And in one way or another it will betray all who put their trust in it.

The Preacher illustrates this kind of betrayal in a couple ways in vv. 11-12. The first is the entourage effect—the more money you have, the more people want in. “When goods increase, they increase who eat them, and what advantage has their owner but to see them with his eyes?” (5:11). As Doug Wilson paraphrases, “An increase in goods brings with it an increase of accountants, lawyers, staff, managers, and scads of consultants with that hungry look in their eyes.”¹ Think of that feeling you get at a church potluck when you slave over your favorite dish, only to find it all gone by the time you get through the line. You know what I’m talking about. So the only advantage or gain the owner gets in his wealth is to see it with his eyes before it’s all gone.

The Preacher offers a second illustration in v. 12—the Thanksgiving effect: “Sweet is the sleep of a laborer, whether he eats little or much, but the full stomach of the rich will not let him sleep.” This is what Phil Ryken calls “insomnia . . . by indigestion.”² Unlike the man who lost sleep in 2:23 because of his endless toil, here the picture is a restlessness that comes from gorging oneself on rich food. You thought you were purchasing a good time and lavish celebration; what you actually paid for was dyspepsia and a sleepless night. Should have purchased some Tums instead of that second dessert. Those who work long days with their hands in labor-intensive jobs don’t tend to have this problem.

¹ Douglas Wilson, *Joy at the End of the Tether: The Inscrutable Wisdom of Ecclesiastes* (Moscow, ID: Canon Press, 1999), 63.

² Philip G. Ryken, *Ecclesiastes* (PTW; Wheaton: Crossway, 2010), 133.

But Solomon gets more penetrating yet. In vv. 13-17, and in the first six verses of ch. 6, he points out what he describes as three “grievous evils”—a phrase used in Ecclesiastes only in our passage—three “grievous evils” about serving money—three things that are sickeningly wrong, that turn the stomach when you think about how messed up they are. And then in 5:18-20 he’ll contrast those three evils with one refreshing “good.”

The first two “grievous” or “sickening” evils are described in 5:13-17, and deal with what happens when we trust in money but lose it. Look at v. 13 with me:

There is a grievous evil that I have seen under the sun: riches were kept by their owner to his hurt,¹⁴ and those riches were lost in a bad venture. And he is father of a son, but he has nothing in his hand.¹⁵ As he came from his mother’s womb he shall go again, naked as he came, and shall take nothing for his toil that he may carry away in his hand.¹⁶ This also is a grievous evil: just as he came, so shall he go, and what gain is there to him who toils for the wind?¹⁷ Moreover, all his days he eats in darkness in much vexation and sickness and anger.

Again we see the idea of money betraying us in the forefront here: he kept his riches *to his hurt*. Many of us think that our hurts and pains would go away if we just had a little more money. But this individual, whoever he is, was betrayed by the money he kept, thinking that in it he had security, a safety net, protection, and well-being. Then he lost those riches in what the Preacher calls a “bad venture,” “some misfortune.” It doesn’t appear that he lost them out of foolishness. He made an investment and it turned south—an experience all too common today. You spend your whole life putting away your nest egg, only to lose the house you spent it on in foreclosure. You sink all your savings and capital into an exciting new business idea, only to lose the shirt off your back when the competitors out maneuver you.

But what is particularly grievous about this evil of losing his riches on a bad venture, is that the man has a son, and now has no inheritance to leave him. Think of the tragedy of that: you work all your life in the hopes of providing a future for your children, and then in the blink of an eye it’s all gone. Some of you know exactly what that feels like. How can we help our kids go to college? How can we even pay for a wedding? We feel like failures as parents. Life is not supposed to work that way. We look with hope to money, but money let us down.

The second “grievous evil” is that this man has gained absolutely nothing for his life of toil. He spends his whole life toiling and serving money—the picture in v. 17 is dreadful. He’s the man who comes home from work hours after the sun has set, drops his keys on the counter and rifles through the fridge for something to reheat while his wife and kids are fast asleep. As he eats in darkness, his stomach turns at the condition of his finances, the hopelessness of it all. His heart boils in anger and his body sags in weariness and sickness. He wears himself thin in the pursuit of wealth. Yet for all his toil, Solomon tells us that “As he came from his mother’s womb he shall go again, naked as he came, and shall take nothing for his toil . . .” (5:15). That’s a grievous evil.

This reality was burned into my soul when we lived in Wheaton. One of the elderly gentlemen in our church was a good friend of mine; I visited him regularly. As his health declined and he had to be moved into a full-care nursing home, I and a few others spent time going through his apartment, cleaning it out, giving away his belongings at his request. When we were done, I gathered what remained to bring it to Don, and placed it all in a shoebox. A Bible, a pair of glasses, and some pictures. That’s it. That’s all he had left in life—it fit into a shoebox. Our

wealth, our money, our possessions—if we look to them for lasting gain and hope—will sorely let us down. We can't take any of it with us. As scholar Derek Kidner summarizes, the rich man's money "has spoilt his life twice over, first in the getting, then in the losing."³

Now is Solomon saying that working hard or saving money is unwise? No. Is he saying that all investments are bad ideas? No. But he is saying that if you put your hope and satisfaction in those things, prepare to be disappointed.

But money does not only disappoint us when we lose it. It also fails to satisfy even when we have lots of it. And that's the third grievous evil that Solomon observes, this time in 6:1-6:

There is an evil that I have seen under the sun, and it lies heavy on mankind:² a man to whom God gives wealth, possessions, and honor, so that he lacks nothing of all that he desires, yet God does not give him power to enjoy them, but a stranger enjoys them. This is vanity; it is a grievous evil.³ If a man fathers a hundred children and lives many years, so that the days of his years are many, but his soul is not satisfied with life's good things, and he also has no burial, I say that a stillborn child is better off than he.⁴ For it comes in vanity and goes in darkness, and in darkness its name is covered.⁵ Moreover, it has not seen the sun or known anything, yet it finds rest rather than he.⁶ Even though he should live a thousand years twice over, yet enjoy no good- do not all go to the one place?

This is a troubling portrait, but again, one that is all too familiar. Here the picture is someone who has all the wealth, all the possessions, all the honor—but no ability to actually enjoy them. Because that ability is expressly a gift from God. Douglas Wilson comments:

We are all familiar with the man who has everything. God frequently gives men many external blessings—without giving them the spiritual taste buds to enjoy what they have. This is a sore affliction from the Lord. If we understand the point here, we metaphorically see a man without any taste buds who can afford the finest of restaurants. The finest chef in the world can only fix him gray, cold oatmeal.⁴

What a terrible picture. But that's the picture of wealth when we try to enjoy it apart from God, not realizing that he is the keeper and giver of joy. So it is that the richest people are also often some of the unhappiest and least content. So unfortunate is this prospect that the Preacher suggests a stillborn child is better off than the rich who live a full life—all the money, all the children, all the years—but who enjoy no good in it, departing this world "unnoticed, unlamented, and unfulfilled."⁵ As the father of two miscarried children, that description touches uncomfortably close to home. There is no deeper sadness in my and Carissa's hearts than the loss of those two children, no greater reminder to us of the brokenness of this fallen world. Yet for all that sadness and frustration, Solomon suggest that even worse is the one who trusts in money, has lots of it, but has no satisfaction or ability to enjoy it all his days.

So what do we do? If looking to money and possessions will ultimately betray and disappoint us, how do we think about our jobs, our life situations, our money and possessions (or lack there of)? The solution is not to get rid of money. Solomon is not making a virtue out of poverty here.

³ Derek Kidner, *The Message of Ecclesiastes* (BST; Downers Grove: IVP, 1976), 58.

⁴ Wilson, 68-69.

⁵ Kidner, 59.

Again, the problem is not money, but treating money like our master, instead of God. And no one can serve two masters—“for 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 God and money” (Matt. 6:24).

So what does it look like to serve God with respect to our money? How does serving God affect the way we think about and handle our money? In contrast to the three “grievous evils,” Solomon holds up one refreshing “good” in 5:18-20, reminding us that the ability to enjoy our possessions, accept our lot, and rejoice in our work amid a fallen world is nothing less than the gift of God.

Look with me at 5:18-20:

Behold, what I have seen to be good and fitting is to eat and drink and find enjoyment in all the toil with which one toils under the sun the few days of his life that God has given him, for this is his lot.¹⁹ Everyone also to whom God has given wealth and possessions and power to enjoy them, and to accept his lot and rejoice in his toil- this is the gift of God.²⁰ For he will not much remember the days of his life because God keeps him occupied with joy in his heart.

What does it look like to serve God with respect to our money? First, we need a *healthy theology of work*. This is what Solomon reminds us of again in v. 18 (something he’s touched on three times already in the book). We need to remember that work was part of God’s design for creation *before the fall*, when Adam and Eve disobeyed God and sin entered the world and messed everything up. God placed Adam in the garden “to work it and to keep it” (Gen. 2:15). We were made to work, and that work—whatever shape it took—was to be an act of worship to God.

Serving money instead of God spoils work. We become distracted with what we’re going to get out of this activity, or frustrated that we’re not getting enough. Work becomes the bitter means to the end of whatever it is we want to do with our money. But when we serve God, when our trust is in him, when he is our treasure—not just what he gives us, but God himself—then work can be joyful, because whether we spend our time and energy changing diapers, trading stocks, crunching numbers, designing software, working an assembly line, or running scientific tests—whatever we do, if done unto the Lord (and not unto the paycheck) is an act of worship. We can take joy in our day to day activities—eating, drinking, working—when we worship God, when we participate in those activities with gratefulness in our hearts and a desire to make much of him in our lives. When we serve God instead of money, work can be an act of worship, and there is much joy in worship.

So we need a healthy theology of work—that it’s not just about the paycheck, but honoring and treasuring God in the activity.

Second, we need a *healthy theology of wealth*. Verse 19 gives us several clues of what that looks like. Now of course there are plenty of other places in the Bible that help us understand God’s vision for work and wealth, but our goal this morning is to hear how Ecclesiastes 5 weighs in on it. And one of the first things we see in v. 19 is that again, money itself is not the problem. Because whatever money we have comes from *God’s* hand. And while all of us are to rejoice in our work, God in his providence does give particular wealth and possessions to some. Now we always think it’s the other guy who makes more than us; we forget that compared to the majority

of humans on this planet, every one of us here is rich. But we need to understand how to think about whatever wealth we have if we are to serve God and avoid serving money.

The key here in this passage is noticing the difference between v. 19 and ch. 6:2. Take a look at both of those verses again. Notice that in both places God is the giver of wealth and possessions—he is the one from whom all blessings flow. The difference is that to those in ch. 5 he gives the *power* to enjoy them, to eat of them, but withholds that power from those who serve money in ch. 6. So the only difference between having money and enjoying it and having money with no satisfaction at all in life is *the gift of God*. It's his grace. There's nothing we can do to earn the right to enjoy our wealth. It is a gift God gives to his chosen people, and I think that the essence of that gift is *a satisfaction in God himself*. Again, you can only have one supreme treasure; you can only serve one master. And if our hearts are satisfied, at rest, and completely delighted in God, then we're free to do three specific things according to v. 19: to enjoy our possessions, accept our lot, and rejoice in our work.

If whatever wealth and possessions we have are a gift from God, then it's fitting that we should enjoy God's gift. As we've said before, when you give your child a gift for their birthday, you want them to take it out of the box and play with it. When you cook your loved one a meal you want them to savor and enjoy it. And what enables God's people to enjoy a gift without worshiping that gift is a deep-seated delight and satisfaction in God. If everything in this world is vapor and vanity anyway, where else can we find our delight, our satisfaction, our lasting gain? Not in our wealth or money. Only in knowing and being known by God the Father, through his Son, Jesus, in the power of the Holy Spirit. And in him, it's fitting that we enjoy his gift.

But it's also fitting that we accept our lot. That's the second ability he gives us in v. 19, and I dare say one of the most difficult things in life—downright impossible apart from God's gift. To “accept our lot” is to recognize that God is the one who has apportioned to us our situation in life—our possessions, our circumstances, our relationships, our prospects—everything we have right now and everything we look forward to is according to his perfect plan to make much of his name and glory through his rescued people. To accept our lot is to be content in our situation. And I dare say that a lack of contentment is the chief trigger for serving money instead of serving God. I say that out of experience, as one who wrestles daily to be satisfied in God and not in stuff, who very often wants more than what I have, to do more than I can afford. This is one of the most difficult things for me personally, and I have a hunch that I'm not alone.

Only by God's grace is contentment possible. Only when Christ himself is our chief portion and our cup. That doesn't mean we don't continue to work hard, or pray hard, or set goals and so forth. It does mean that we do so without envying our neighbor, without jealousy or bitterness, but with humility, satisfaction, and surrender to God and his plan. Which, by the way, frees us to both enjoy whatever wealth we have, and also to hold loosely to it. To be okay if we lose it. To give generously and sacrificially out of it. As we saw a few months back in Philippians 4, one of the best ways to avoid treating money like God when you have lots of it is to give a lot away—to give generously, sacrificially, so that it affects your lifestyle.

And this contentment brings us full circle with the third aspect of God's gift in v. 19—the ability to rejoice in our work. If our hearts are satisfied in God and content with our lot, then the joy of work can be restored—the joy not just of the paycheck, but the work itself. In fact, joy becomes

a marker of our lives. As v. 20 says, “For he will not much remember the days of his life because God keeps him occupied with joy in his heart.” Some think that what Solomon is suggesting here is merely to let the little joys in life take the edge of the sea of misery we live in—like eating chocolate at a funeral. But the emphasis here is on God—he’s the one who *keeps his people occupied with joy* in their hearts during the few days we have here on earth. It’s *his gift* that makes all the difference.

What does it look like to serve God with respect to our money, instead of serving our money? We need a healthy theology of work and we need a healthy theology of wealth—that whatever we have is from God’s hand, and the ability to enjoy our possessions, accept our lot, and rejoice in our work amid a fallen world is nothing less than the gift of God, as we find our greatest satisfaction in Jesus Christ.

Everything in God’s gift turns on being satisfied in him. The greatest gain in this world is not wealth, but as Paul puts it, it’s “godliness with contentment” (1 Tim. 6:6). He continues, echoing our passage,

for we brought nothing into the world, and we cannot take anything out of the world. ⁸ But if we have food and clothing, with these we will be content. ⁹ But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. ¹⁰ For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs. (1 Tim. 6:7-10)

There is much gain in godliness with contentment. And this contentment comes only from knowing God through Jesus Christ. That’s what the meal before us this morning reminds us.

Today we celebrate Communion, the Lord’s Supper. It’s a meal Jesus gave us to be a constant reminder of his ultimate gift of himself for us on the cross. The bread points us to his body, broken for us. The cup points us to his blood, poured out for our sins. Every greedy, selfish thought in our heart, every idolatrous offering we laid at the foot of Mammon, Jesus took upon himself to pay the penalty we owed, to take God’s anger against our sin on himself, in our place, to exhaust that holy anger and to cleanse and forgive unworthy sinners, that we might know and be satisfied in him. Jesus took for his portion the cup of God’s wrath that we might be able to take for our portion eternal life in God’s presence in his new heaven and new earth.

And so as we take the bread and take the cup this morning I invite you to do so with a grateful and humble heart—if Jesus is all your hope, if you’ve placed your trust personally in him. If you’ve not placed your trust in him, if you’re not sure what it means to be a Christian, then I ask that you let the elements pass this morning and instead of taking the sign, take hold of Christ himself in faith, and taste life and satisfaction in him.