

People > Money

Ecclesiastes Part 6

Ecclesiastes 4:4-16 12-29-2013

Summary: Wisdom is an issue of understanding which things are more important than other things. The Preacher here shows us that money (and other temporal things) is more important than comfort, but less important than relationships. So work hard enough to get the one handful you need, then come home and get the rest you need and cultivate relationships, which are valuable in numerous ways.

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Ecclesiastes 4:4 I saw that all labor and all skillful work is due to a man’s jealousy of his friend. This too is futile and a pursuit of the wind. 5 The fool folds his arms and consumes his own flesh. 6 Better one handful with rest than two handfuls with effort and a pursuit of the wind. 7 Again, I saw futility under the sun: 8 There is a person without a companion, without even a son or brother, and though there is no end to all his struggles, his eyes are still not content with riches. “So who am I struggling for,” [he asks,] “and depriving myself from good?” This too is futile and a miserable task. 9 Two are better than one because they have a good reward for their efforts. 10 For if either falls, his companion can lift him up; but pity the one who falls without another to lift him up. 11 Also, if two lie down together, they can keep warm; but how can one person alone keep warm? 12 And if someone overpowers one person, two can resist him. A cord of three strands is not easily broken. 13 Better is a poor but wise youth than an old but foolish king who no longer pays attention to warnings. 14 For he came from prison to be king, even though he was born poor in his kingdom. 15 I saw all the living, who move about under the sun, follow a second youth who succeeds him. 16 There is no limit to all the people who were before them, yet those who come later will not rejoice in him. This too is futile and a pursuit of the wind.

Introduction

The Importance of Money

Think of how much of your life is devoted to making money and spending money. Even if you don’t make any money, all day long you are spending money – either your money or someone else’s money. You are spending someone’s money every time you eat or drink or use plumbing or heating. You are

spending around the clock – even while you sleep. Your whole existence is made up of making money and spending money. No matter what kind of lifestyle you live, money is a *huge* part of your life.

Review

We have been studying the book of Ecclesiastes, which is a wisdom book designed to teach us how to deal with life in a fallen, cursed, futile world. And we come to a section today dealing with this topic of finances. A quick review: The writer of the book (who calls himself the Preacher) begins by warning us about the folly of trying to do the impossible. If you put your energy toward gaining control of life so that you are in charge of what things come your way – your life will be an exercise in futility. Just trust God with all that and enjoy whatever God brings your way. How do you do that? By trusting God, fearing God and living for His pleasure. That is the recipe for enjoying life.

Trust that what God is doing is always beautiful. He controls everything and He only does good things. But in this life it is impossible to see most of that beauty, so instead of wasting your time trying to figure it all out – just enjoy whatever God brings your way. So enjoy life, but always keep Judgment Day in mind, because the gift of enjoyment only comes to those who please God.

And that brings us up to where we left off at chapter 4 verse 4. The rest of chapter 4 sounds like something right out of the book of Proverbs. He gives us wisdom principles because if you are going to enjoy life by pleasing God, you are going to need wisdom.

Ecclesiastes 2:13 There is an advantage to wisdom over folly, like the advantage of light over darkness. 14 The wise man has eyes in his head, but the fool walks in darkness.

Wisdom and knowledge can be misused. If you try to use them to gain control over providence or figure out what God has not revealed, that is a waste of time. But there is most definitely a place for wisdom, so sprinkled all through the book are these sections where he just stops and says, “Here are some principles for living wisely and making good decisions.”

Relative Value

One of the most important principles when it comes to living wisely is the principle of relative value. If you are trying to make a hard decision, it is not going to help you to just know which things in life are valuable and important. That does not help because most of the time the reason a hard decision is hard is because it is a choice between options that are all good and important. In order to make wise decisions you have to know not only what is important in life, but also *relative* importance - which things are more important than other things. Is your time important and valuable? Yes. Is your health important and valuable? Yes. So what if you have to make a choice between option A that will cost you a lot of time but preserves your health, or option B that will harm your health but will save you time? You cannot make that decision unless you understand the relative value of health and time – which one is more important and valuable than the other one. That is why when you read Proverbs there are so many statements about, “This is better than that.”

This is why when you are trying to make a hard decision and you write out a list of pros and cons, very often you find that list is not helpful at all. You might have 25 pros and only two cons, but if those two cons are important enough they might outweigh all 25 pros. You have to know how much weight to assign to each pro and con. And part of becoming a wise man or woman is getting to the point where your natural impulses and feelings reflect the proper weight of importance and value for various things.

I will give you an example. Suppose you are just getting home from doing some errands, and you have some important documents in a folder, and you also have your little two-year-old child with you. Suddenly a gust of wind comes up and blows the papers all over the yard. And at that same split second, you see your child running out into the street and there is oncoming traffic. What do you do? Do you run after the papers before they blow away? Or do you let them go and run after your child to save his life? How do you make a decision like that? Do you quick whip out a white board and put a line down the

middle and start listing out pros and cons? No. Without giving it any thought at all you instantly know exactly what to do – you save your child and sacrifice the papers. How can you make that wise decision so fast – in a split second without any deliberation or study or advice or anything else? You are able to do that because deep in your soul is a belief that the life of your child is worth far more than any papers. That is a belief that is not just in your head – it is in your bloodstream. It is a priority that is so clear in your understanding that a decision like that does not even require any thought at all.

Will we ever become so wise that all our decisions are that easy? No, but the wiser we become, the more the relative value of things will be clear in our affections, and the easier it will be for us to choose the best option when we have hard decisions. If a person has to decide between two job offers, and one of them would be much better for the person's spiritual life, and the other would pay a lot more and be a lot easier, for a wise person that is the easiest decision in the world. It does not even require any thought because in his heart, spiritual things are so much more valuable and desirable than ease and comfort. But for someone who has elevated money and comfort too highly in his affections, and spiritual growth is too low in his affections, that can become an agonizingly difficult decision. And he might have to wrestle and struggle and get advice and pray and exert all the energy he has just to arrive at the right decision. Whereas for the wise person the decision was a piece of cake, because those priorities are already proportioned right in his heart.

And a huge number of the problems we have in life come from either undervaluing or overvaluing money in comparison to other things. You will never live a wise life or make wise decisions if you do not understand where money fits in in the priority of values. Some things are less important than money; other things are more important. And if those priorities are jumbled in your heart, you will run into all the same kinds of problems that fools have in life.

What Is More Important Than Money? People!

So, in verse 4 the Preacher starts with something that is more important than money. We could actually go all day talking about things that are better than money. Just scan through Proverbs and you will see all of these things are more valuable than money:

- First and foremost, honoring God (Pr.3:9)
- Righteousness and justice (Pr.16:8 17:23)
- Godly speech (Pr.19:1)
- Wisdom and understanding (Pr.16:16)
- Truthfulness (Pr.19:22)
- Humility (Pr.16:19)
- A good reputation (Pr.22:1)
- Respect (Pr.11:16)
- A prudent wife (Pr.19:14)

When you make hard decisions, everything in that list should weigh more heavily in your priorities than money.

It is foolish to overvalue money. Money has value, but that value is limited. Money can protect you from some things, but not from everything.

Proverbs 11:28 Whoever trusts in his riches will fall

So the value of money is great, but it is limited, and overvaluing money results in disaster in life.

So all that to say there are a lot of things more valuable than money, but the Preacher in this chapter is going to zero in on just one of them: people. One of the most common mistakes we make is jumbling our priorities regarding possessions and people. When you come to the point where you love money more than you love people, your life will become futile.

Ecclesiastes 4:4 I saw that all labor and all skillful work is due to a man's jealousy of his friend. This too is futile and a pursuit of the wind.¹

The word **jealousy** refers to a hostile attitude. When people seem to have a work "ethic," all too often it is really just a desire to get ahead of someone else. And that results in hostile attitudes. You see people your same age making \$20,000/year more than you, and you think, "I've got to do something about that." Someone has a boat or a car you can't afford and it actually ends up putting a wedge between you and that person.

One sad commentary on the human race is the fact that if you go to any corporation or large business, one thing you find is that all the salaries are top secret. The employer does everything he can to keep that information secret, because if employees find out what other employees are making, you will have a riot on your hands. You can have a guy who is as happy as a clam making \$18/hour. But the moment he finds out that other guy is making \$23/hour, he is all up in arms and threatens to quit his job. But then if he finds out that other guy is actually only making \$18/hour, then he is back to being happy. Why? What has changed in his situation? Nothing! He just cannot stand the thought of someone else's good fortune. It is just like the guy working in the field in Matthew 20. He is perfectly happy to do a full day's work for a fair day's wage – until he finds out that someone else got paid the same for fewer hours. Then he is unhappy. Why? Because envy hates grace. Our culture is all about fairness – everybody getting exactly the same thing. And they value fairness more than they value grace.

"I don't want anyone getting grace. I don't want anyone getting any extra or anything I don't get."

We are like a bunch of five-year-olds. This is how children act. Give a kid a cookie and he is as happy as can be. Give his brother two cookies, and now he is miserable with his one cookie.

I really think one of the great tasks of parenting is to teach your children to value grace above fairness. Teach them to rejoice with those who rejoice. When our kids were growing up, I purposely sometimes gave each of them one cookie and then one of them would get two. And I took that occasion to explain to them – that temptation to feel angry – that is called envy. And it is a really bad thing that will hurt you in life. Love is very different from envy. Love is happy when someone else is happy. If your brother or sister gets something good and you don't get it, and it makes them happy, be happy for them!

It really was not all that hard to teach them that. They latched on to it right away. Even to the point where it almost became a game – every time they saw someone get upset when someone else got something they would point and say, "Envy!!"

And just the other day Carolyn-Nicole said to me, "Dad, I'm so glad you taught us that." And she went on to say, "I'm amazed at how few people ever learned that. Everywhere I look I see people who can't take delight in someone else's good fortune." She was glad to have learned that virtue because it brings so much more joy into your life. Think about it – if you can only be happy when you get pleasant things, then much of the time you are cut off from joy. But if you are able to really feel happiness when someone else gets something good, you can always be happy because there is always someone who is getting something good. We have a fellowship of 350 people here. Just think of how much happier you will be if you are happy every time something pleasant happens to one of those people, than if you are only happy when something pleasant happens to you.

Loving people more than you love stuff makes for a very joyful life. But Solomon looked around and saw the same thing my daughter saw – hardly anyone seems to understand this. He looked around and observed how much of a role rivalry and envy play in the workplace, and he found it to be pandemic.

When money becomes so important to you that you will sacrifice relationships for the sake of money, you have crossed the line into greed and coveting, and your whole life will turn into a chasing after the wind.

¹ That verse has somewhat obscure Hebrew grammar, and so there is debate about how it should be translated. It might be saying that our labor results from jealousy, or it might be saying our labor causes jealousy. And that word translated **jealousy** can also be translated various ways, but whenever that word is used to describe relationships between people it always carries the idea of hostility.

Proverbs 15:16 Better a little with the fear of the LORD than great wealth with turmoil.

Proverbs 17:1 Better a dry crust with peace and quiet than a house full of feasting, with strife.

You will be a lot happier in life if you have peaceful relationships and you are poor than if you have a lot of great stuff and strife. Keep that in mind next time you and your spouse get into a fight over a purchase.

Taking the right path through life is dependent upon making wise decisions, and you will make wise decisions when your priorities are set right. And one priority that must be drilled into your frontal lobes is that when you have to choose between money or peaceful relationships, peaceful relationships are more valuable in life than money is and they will bring you more benefits in life than money will bring you.

Applies to All Temporal Things

And this principle applies beyond just money. It applies to money and everything that is the same value as money or less valuable than money. What would be an example of something less valuable than money? How about comfort and convenience? Every time the book of Proverbs tells us that it is foolish to be lazy, and that we should work hard instead of pursuing leisure and ease – isn't that saying that earning money is more important than comfort and convenience? Why do lazy people sit on the couch instead of going to work? Because they value comfort more than money, and that is foolish. In the scale of value, relationships are way up high, money ranks below that, but comfort and convenience is down below money. We will see that in verse 5. But before we get there, I just want to make the point – if comfort is worth less than money, then comfort is *really* worth less than relationships. Which means, if it is dumb to sacrifice a relationship for the sake of money, it is really, really dumb to sacrifice a relationship for the sake of comfort or convenience. If you get angry or respond in a way that harms the relationship when someone interferes with your comfort and convenience, that shows a perverted priority in your heart. You are either valuing your comfort way too high, or you are valuing relationships way too low, or both. This section comes immediately after the discussion in verses 1-3 about oppression. Oppression and injustice are always the result of someone valuing temporal things above people, and it is one of the worst things about this world.

What Is Less Important Than Money? Comfort

So we need to press into our hearts the proper value of relationships, money, and comfort. And so in verse 5 he reminds us that money is worth more than comfort.

5 The fool folds his arms and consumes his own flesh.

This is the compliment to verse 4. While the workaholics are killing themselves with work, other people say, "I'm not going to do that. I'm going to take it easy. I deserve a break today. In fact, I deserve a break most every day." And up go the feet on the coffee table, and on goes the TV, and hour after hour is wasted and he becomes a sluggard. Why do people do that? They do it because they value comfort and ease more than they value money.

And that is especially foolish because when they do that, they don't even get the thing they are treasuring so much. Do lazy people get comfort and ease? Do people like that get really well rested and rejuvenated and full of life and joy? No. They get depressed. You start to feel like a slob, and you feel like your life is pointless (because it is), and the lazier you get, the harder work becomes, so that even simple tasks around the home become so daunting you can't even get yourself to do them.

Proverbs 15:19 The way of the sluggard is blocked with thorns.

The lazier you get the harder everything becomes. And so eventually you run out of money, and your house falls apart, and before long everything is gone. That is what he means by **he consumes his own flesh**.

So just as it is foolish to overvalue money; it is also foolish to undervalue it. Scripture has a lot to say about the value of money. Money is a gift from God that He meant for us to enjoy.

Ecclesiastes 5:19 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.

Ecclesiastes 7:11 Wisdom is as good as an inheritance ... 12 because wisdom is protection as money is protection

Money is a protection. It can protect you from all kinds of threats.

Proverbs 10:15 The wealth of the rich is their fortified city, but poverty is the ruin of the poor.

If you have money you are protected from starvation, or freezing to death in the cold, or having to go without things you need. Money can, in many cases, protect you from injustice.

Proverbs 13:23 A poor man's field may produce abundant food, but injustice sweeps it away.

If you do not have enough money you become more vulnerable to injustice. You can have a great year financially, but if you are a poor person, you can lose it all to people who take it – and you have no recourse because you can't afford a good lawyer. Proverbs 19:7 says that money can protect you from being shunned by people.

Ecclesiastes 10:19 ... money answers everything.²

The point there seems to be that of all God's earthly gifts, money is the most versatile. You can use it for anything. You can use it to worship God (Pr.3:9), to win the lost (Lk.16:9), to take care of your family, to acquire things, to hire help, to influence people (Pr.18:16, 19:4, 6). Money can even be used to calm anger (Pr.21:14). Money is a powerful, God-given tool that He expects us to use for His purposes. And if we do so, it can pay great, eternal dividends.

The Sweet Spot of Proper Priorities

So if you overvalue money, your life will become futile. And if you undervalue money you will end up in self-destruction. So in verse 6 he gives us that perfect sweet spot.

6 Better one handful with rest than two handfuls with effort and a pursuit of the wind.

The guy working too hard gets two handfuls – he is loaded, but he is chasing the wind which is miserable because there is no rest in it. The lazy guy gets plenty of rest, but he has zero handfuls. He can't pay his bills. So if you want to enjoy life the way God intended, get a job, work hard, earn your handful you need, then stop working, come home and get some rest.

“That's easier said than done. Making decisions about how many hours to work and when to let things go undone is sometimes very complicated.”

That's true. The simplistic preacher says, “Don't ever neglect your family for work.” But people who deal with reality know that sometimes you have to stay late and neglect your family for a time, otherwise you risk losing your job altogether. I am not trying to suggest that these are going to be easy, simplistic decisions where you just say, “Oh, people are more important than money therefore it's obvious what I should do right now.” Many decisions we face are agonizingly difficult. But what I can tell you is this – they become less and less difficult the more biblical priorities and relative values of things are set in your affections. Some decisions are really hard because God wants them to be hard. But other decisions are hard only because our priorities are skewed, and we don't have the right strength behind good desires. So a huge part of gaining wisdom is changing the way you feel about things so that those right priorities tend to fall into the right slots all by themselves.

² The translations say “Money is the answer for everything,” but the word “answer” is a verb, not a noun.

The Value of Relationships

The Futility of Materialism

And to help us with that, the Preacher is going to point our attention to the immense value of relationships compared to the value of money and career success.

7 Again, I saw futility under the sun: 8 There is a person without a companion, without even a son or brother, and though there is no end to all his struggles, his eyes are still not content with riches. “So who am I struggling for,” he asks, “and depriving myself from good?” This too is futile and a miserable task.

We see really nice cars, or really fast cars, or really cool trucks, a bigger house, jewelry, new clothes, all that stuff at the mall, \$6 coffees, eating out more and more often – and instead of getting our greed for luxury and comfort and stuff under control, we just work more hours. It is standard practice these days to buy a car that costs more than what you have in the bank, so we just do what the federal government does – spend money you don’t even have assuming things will change and in the future you will have it. And we get so many payments – house payment, car payment, credit card debt payment, payments for TVs, appliances – we stack up so many payments we have to get another job, and work overtime, and find some more income just to cover all the payments. And we work, and work, and work, and income goes up, but spending goes up even faster, and we get farther in the hole. And finally we are working so many hours, we find we have no relationships. And the relationships we do have are strained to the breaking point because we are so stressed out about all our finances. Your spouse, your kids, your friends - they get so little of your time and attention that your relationship dwindles to nothing. And your wife is always on your case about working too much, and your other relationships fall apart, and it is causing nothing but problems, and finally one day you ask, “Who am I struggling for and depriving myself from good? I say no to recreation, I say no to sleep, I run myself to death working all these hours - for what? The very people I’m doing it for are all miserable because of how hard I’m working.”

8 ...This too is futile and a miserable task.

Why? Because relationships are more important than money. Is money important? Yes - but not as important as relationships.

Friends Maximize Your Efficiency

If you go through life living as though relationships are no big deal – you are a fool. And he goes on in the next paragraph to give us a number of reasons why relationships are so important and valuable. First, because a lot of tasks in life require more than one person.

9 Two are better than one because they have a good reward for their efforts.

Some tasks are fine for individuals. If two people do it they get exactly twice as much done as one person. But there are other tasks that two people can do five times more efficiently than one person. And if you are doing tasks like that by yourself because you are not willing to put forth the time and effort to maintain relationships, then you are being a poor steward of your time.

You have a calling. God is expecting you to accomplish some things in this life, and in order to do all that God has called you to do, you are going to need help. You are going to have to be wise about maximizing efficiency. Some tasks are actually more efficient when you do them alone. You bring in another person and all it is is a distraction from the work. But other tasks – many other tasks, are much more efficiently done with multiple people. And very often, in order for those tasks to be done well, you not only need those people to help you, but you have to have good relationships with those people. For example, God has called me to help lead this church as one of the pastors. But I cannot do that job the

way God wants it done without the help of the other four pastors at Agape and the deacons. But just having them around is not all there is to it. If my relationship with them goes sour, what happens? First, communication breaks down. And from there, everything becomes inefficient. We become like oxen yoked together but pulling in different directions so we wear each other out and get nothing done.

Friends Help You Recover

So relationships are important for your calling. Secondly, relationships are important for when you fall.

10 For if either falls, his companion can lift him up; but pity the one who falls without another to lift him up.

There are failures in life that God designed us to need help recovering from. But if you don't take the time to maintain relationships, then there is no one there for you in those times and your recovery from failures is not going to be what it should be.

This is especially true of people who allow work to keep them from fellowship. I realize there are some cases where a person has no choice. A man has to support his family, and his employer says, "You have to work Sunday morning," and he can't find any other job, and so he is stuck having to miss church. That happens. But very often it is a matter not of necessity, but of priorities. The boss is pressuring you to work Sundays, but it is not an absolute necessity. One thing that gives me joy as a father is seeing my kids work hard. And over the years they have had a number of different jobs – especially Nikki. But with all those jobs they have never had to work Sunday mornings. And that didn't happen just by chance. It happened because when they apply for a job they say, "I'm absolutely not available on Sunday mornings. If you need someone to work Sunday mornings, you'll have to find someone else." Some employers tried to make them work Sundays after hiring them, and they made it clear – "if that's going to be how it is, I'm going to have to quit." They followed the wisdom principle that says fellowship is more important than money, and it has paid off for them. All of them have been able to make plenty of money, and yet they all have many strong friendships and are deeply involved in fellowship and ministry in the church. And so when they stumble and fall, they don't just stay down in the ditch they stumbled into. They have friends who take them by the hand and get them back up on their feet and back on the path.

Friends Maximize Resources

11 Also, if two lie down together, they can keep warm; but how can one person alone keep warm?

That almost seems to defy logic. If it's cold and Tracy and I try to stay warm by snuggling together, why does that keep me warmer than just being by myself? It does not seem to make sense, because yes, I am receiving body heat from her, but I am also giving heat to her from my body. Whatever heat she gains from me, that is heat I am losing. And whatever I get from her, she is losing. So you would think it would be a wash – but it's not. Somehow we both end up gaining more than we lose, and we both end up much warmer than if we were alone.

"That's not an issue for me; I have an electric blanket."

The writer is not just talking about staying warm. It is a general principle about combined resources. Relationships are valuable because there are many cases where combined resources can create a kind of symbiotic relationship where you each supply what the other is lacking in ways that make what you both have to offer pay off in far greater ways.

Again, God has called you to do something in His kingdom. You have a role to play, and you will not be able to do all that God has called you to do unless you maximize your resources by multiplying them through relationships. Maybe God gave you the gift of knowledge, but in order for that gift to have its full effect it has to be mixed with compassion from this friend over here, and zeal from this friend over here. And you put all those ingredients together – the influence of those friends and their gifts combined

with your wisdom, and you have a ministry that is 100 times more powerful and effective than you would be on your own.

Friends Protect You

12 And if someone overpowers one person, two can resist him. A cord of three strands is not easily broken.

You take a thread and you can easily just pull it apart. But you take three strands and you can't even begin to break it. The point here is there is safety in numbers. If you maintain your relationships, that protects you from all kinds of potential harm - not just from a mugger or someone attacking you physically, but from all kinds of threats. If you get really sick, you will need good friends. When Tracy got pregnant - each time she had such extreme morning sickness that she had to be hospitalized. When she conceived Josiah, she was so sick she couldn't even begin to take care of Faith and Carolyn-Nicole. I was trying to support the family delivering pizzas, so I couldn't take time off. And we didn't live anywhere near any family. But we got by because Tracy had cultivated some wonderful friendships with women who would come over and take the girls during the day.

Friendships are hard, and they cause a lot of sorrow and consternation and trouble, but there are times when threats come into your life and you need a network of relationships to survive it. It might be a financial threat. Sometimes a real calamity hits, and you are in desperate need, and it is more than one or two friends can handle. But if you have surrounded yourself with a whole church family who knows you and loves you and is involved in your life, they can help carry you through a time like that.

It might be a time of discouragement and depression. It might be a crisis that requires wisdom beyond what you have. There are all kinds of dangers and threats in life that God did not design or equip us to be able to handle on our own. But if we get so caught up with making money and chasing after possessions that we neglect relationships, we are sacrificing treasures that are worth immeasurably more than that money we are so in love with. If you don't have strong relationships, being rich is not all it's cracked up to be.

“Success” And Foolishness

And neither is being famous or powerful or important in the world's eyes.

13 Better is a poor but wise youth than an old but foolish king who no longer pays attention to warnings.

Lit. ...**who no longer knows how to receive teaching.**

He used to be teachable, but now he has reached the top, he is older than the people around him, and he is no longer teachable. He started out humble.

14 For he came from prison to be king, even though he was born poor in his kingdom.

It is an amazing success story - rags to riches - obscurity to fame and power - great story, until he ruins it by becoming unteachable.

15 I saw all the living, who move about under the sun, follow a second youth who succeeds him. 16 There is no limit to all the people who were before them, yet those who come later will not rejoice in him. This too is futile and a pursuit of the wind.

You are better off to be a wise nobody than the most famous and powerful person in the country without a teachable spirit. It is such a sad thing to see this happen. There are people in the church with so much potential, but it is being mostly wasted because their pride makes them unteachable. Every conversation is them giving instruction, and it never occurs to them that this person they are talking to might actually have something to teach them. They get so puffed up with their own knowledge that they

can't learn from anyone. Or they can only learn from certain people – people who have as much or more formal education as they do. A guy gets his PhD, so he looks down his nose at some poor farmer who has an eighth- grade education. And yet that farmer has learned some things in life that this guy could really profit from, but he cannot receive it from someone who has poor grammar. So he misses out. And eventually he becomes a fool, because there are so few people he is willing to listen to.

That is really the same issue as what we have been talking about all along – a person valuing lesser things above relationships. Whether it be money or education or fame or power or success or influence – value any of those things above relationships and you end up having all the same kinds of problems in life that fools have. And all your money and power and fame get you nowhere.

Conclusion

The Preacher has a lot more he is going to say about money and finances later in the book, but we are out of time for now so let me just leave you with this: What percentage of your income should be set aside for honoring the Lord? The correct answer is, 100%. Every dime you spend and every dime you save should be spent or saved for the purpose of bringing glory and honor to God. And so what you do with your budget is of great importance. Your goal should not be to just find a way to pay all your bills. It should be to bring pleasure and honor to God not only through the way you earn and the way you spend, but also through the priorities in your heart in the way you value money in comparison to other things. And I know from experience that in a group this size there is a large number of people whose finances are a mess. You are not honoring God in your budget because it is not set up according to wisdom principles. And you may not know this, but we have some counselors at Agape who have spent a great deal of time studying through biblical principles about money and they would be more than happy to sit down with you and take a few weeks to help you understand those principles and help you set up your budget to reflect those principles. All you have to do is call the office and set up an appointment. But whether you take advantage of the free counseling, or you do it on your own, let's all make it our goal to bring pleasure to God in 2014 with our finances.

Benediction: 1 Timothy 6:3 ...men of corrupt mind ... think that godliness is a means to financial gain. 6 But godliness with contentment is great gain. 7 For we brought nothing into the world, and we can take nothing out of it. 8 But if we have food and clothing, we will be content with that. 9 People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. 10 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. 11 But you, man of God, flee from all this, and pursue righteousness, godliness, faith, love, endurance and gentleness.

James 1:25 Questions

- 1) If someone looked at your credit card statement (how you spend your money), that person would probably conclude that the most important thing(s) in your life is(are):
- 2) Which priority needs the most work in your heart – money being more important than comfort and convenience, or relationships being more important than money?