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THE PROBLEM WITH WEALTH



What's the best advice you've heard about money?

QUESTION #1

BIBLE STUDIES FOR LIFE **45**

Contentment comes from Christ, not our wealth.



THE BIBLE MEETS LIFE

In 1997, Billie Bob Harrell, Jr., won \$31 million in the Texas Lotto. After he won, he quit his job, paid for a family vacation to Hawaii, made an enormous contribution to his church, bought houses and cars for his loved ones, and donated nearly 500 turkeys to the poor.

Sadly, Billie Bob made a bad deal with a company that promises lotto winners lump sum payouts instead of their larger annual checks. Then his wife left. Billie Bob admitted: “Winning the lottery was the worst thing that ever happened to me.” Less than two years after he won, Billie Bob died of a self-inflicted shotgun wound.¹

Money is a good servant when we use it wisely for God’s glory, but it is a terrible and demanding master when we become a slave to it. Many of us think that, if we just became rich, that would solve all our problems. King Solomon, who was exceedingly rich, knew better. Money does not bring contentment. Contentment comes from Christ alone, not from wealth.

WHAT DOES THE BIBLE SAY?

Ecclesiastes 5:10-12

¹⁰ Whoever loves money never has enough; whoever loves wealth is never satisfied with their income. This too is meaningless. ¹¹ As goods increase, so do those who consume them. And what benefit are they to the owners except to feast their eyes on them? ¹² The sleep of a laborer is sweet, whether they eat little or much, but as for the rich, their abundance permits them no sleep.

Wealth is not bad in and of itself; it's not wrong to be rich. The problem comes when the basic human need for money becomes a sinful desire. The Bible calls this sinful desire "the love of money," and this love becomes "a root of all kinds of evil" (1 Tim. 6:10).

Solomon warned us that one who has the sinful desire to be rich will never be satisfied. The more wealth the lover of money accumulates, the more he or she wants. It is an empty, futile pursuit. This quest for riches tempts individuals, industries, and institutions to be greedy at the expense of others.

- ▶ Con-artists looking for a get-rich-quick scheme prey on the unsuspecting and overly-trusting elderly.
- ▶ Globally, pornography rakes in \$97 billion for its producers, but they bring in that money at the devastating expense of countless women and children.²
- ▶ Government-sponsored lotteries wave the promise of quick riches, but they overwhelmingly prey on the poor who can ill afford to gamble.³

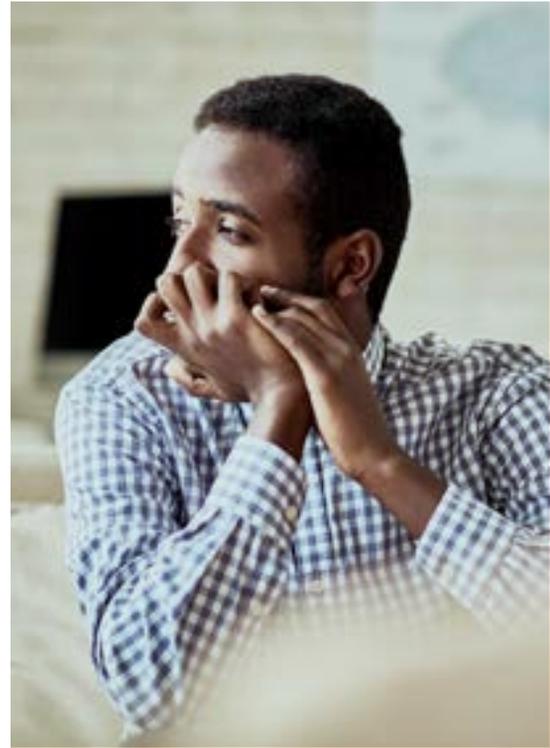
Instead of solving problems and bringing contentment, financial gain often brings with it many temptations and troubles.

How has your attitude about money changed over time?

QUESTION #2

- ▶ **Wealth attracts moochers.** “As goods increase, so do those who consume them.” The more you have, the more people show up to help you spend it.
- ▶ **Wealth creates hoarders.** Once the moochers start knocking, the wealthy person just might end up watching his money go down the drain. To avoid losing his wealth, a tycoon will be tempted to hoard it instead. Rather than sharing his wealth, he’ll just let it accumulate. He does nothing except take it out and look at it. “What benefit are they to the owners except to feast their eyes on them?”
- ▶ **Wealth produces anxiety.** The regular worker puts in a day of honest labor and rests well afterward. But the lover of money is constantly afraid of losing it all. He becomes anxious. “Their abundance permits them no sleep.”

It’s important to remember that money is not bad and having wealth is not sinful. But we also must continually keep in mind that pursuing wealth for security and satisfaction will always leave us empty and anxious. The danger of greed is always lurking close by. In fact, as we shall see, it can make us insecure.



Ecclesiastes 5:13-17

¹³ I have seen a grievous evil under the sun: wealth hoarded to the harm of its owners, ¹⁴ or wealth lost through some misfortune, so that when they have children there is nothing left for them to inherit. ¹⁵ Everyone comes naked from their mother’s womb, and as everyone comes, so they depart. They take nothing from their toil that they can carry in their hands. ¹⁶ This too is a grievous evil: As everyone comes, so they depart, and what do they gain, since they toil for the wind? ¹⁷ All their days they eat in darkness, with great frustration, affliction and anger.

Why do some people look to wealth for hope and security?

QUESTION #3

Earlier, we noted the danger of greed at the expense of others. Now Solomon exposed “a grievous evil”—the danger of greed at one’s own expense. When we are so driven by our love of money that we hang our hopes on it, we will be tempted to keep as much of it as possible.

Risky ventures. When our hope is in our money, we’re not patient when it comes to accumulating the wealth we think will bring us safety and security. Consider three ways we’re tempted to make money fast:

- ▶ **Gambling.** Whether it’s playing the lottery, casino games, the poker nights, college football playoffs, or “March Madness,” gambling “rewards” gamblers with less money and an addiction to “try again” that eventually destroys them.
- ▶ **Foolish investments.** When we’re motivated by a love of money, we may be tempted to pursue high-risk investments that are hardly different than gambling.
- ▶ **Dumb debt.** Who wants to wait? We live in a culture of instant gratification. With credit readily available, it’s easy to overextend ourselves to accumulate possessions.

Death. Even if a person avoids making risky ventures, he will not escape death. None of us will. And all of us will lose our wealth when we die. Death is the ultimate equalizer. We leave this world the same way we came into it.

Wealth offers no guarantee of security. To the contrary, it often can lead to frustration and isolation.

Ecclesiastes 5:18-20

¹⁸ This is what I have observed to be good: that it is appropriate for a person to eat, to drink and to find satisfaction in their toilsome labor under the sun during the few days of life God has given them—for this is their lot. ¹⁹ Moreover, when God gives someone wealth and possessions, and the ability to enjoy them, to accept their lot and be happy in their toil—this is a gift of God. ²⁰ They seldom reflect on the days of their life, because God keeps them occupied with gladness of heart.

If being rich can never satisfy and we always run the risk of losing our wealth, how should we think about money? The answer lies in contentment.

- ▶ **It's appropriate to enjoy life.** Some people think the Christian life is all about what we can't do, what we're not supposed to enjoy. But everything God created was good, and rightly used, it is to be enjoyed with thanksgiving. When we enjoy life and experience good in all the labor we do, we glorify the God who created everything that is good.
- ▶ **Life is short!** Solomon reminded us that our life "under the sun" (in this world) is but a "few days," so God invites us to enjoy it to His glory while we can. We are to live all of our life as an act of worship and in recognition that God has created all things for His glory and for our enjoyment.
- ▶ **Life is a gift from God.** It is God who has given us these few days of life on earth. His reward to us is that we are able to enjoy the fruits of our labors in this short life that He has given to us.
- ▶ **Be content with what God has given you.** All we possess is a gift from God; it is He who has "[given] someone wealth and possessions."
- ▶ **Contentment leads to peace and joy in this life.** When we are content with the life and the wealth God has given us, we will not be anxious about the days of our lives because God will keep us occupied; He will fill our hearts with joy.

The way to renew our minds and find contentment that leads to joy is to view life from an eternal perspective; that is, "above the sun." Viewing earthly life through the lens of our future reward allows us both to enjoy life now and to look forward to the riches of our eternal inheritance in Christ that is awaiting us in heaven.

What experiences have helped you learn to be content with what you have?

QUESTION #4

How can our group help one another maintain a proper perspective on wealth?

QUESTION #5

MONEY CAN'T BUY HAPPINESS

You've heard money can't buy happiness, but that doesn't keep us from buying things we think will make us happy. Sketch some of the things you've bought through the years that you thought would bring you happiness. Circle the ones you still have and cross through those you no longer have.

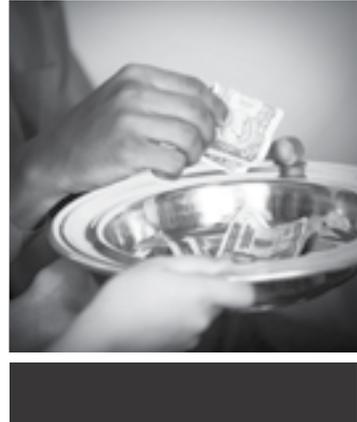
"I have held many things in my hands, and have lost them all; but whatever I have placed in God's hands, that I still possess."

—MARTIN LUTHER

LIVE IT OUT

Whether we have a lot or a little, our contentment comes from Christ, not our wealth. How will you fight for contentment this week? Choose one of the following applications:

- ▶ **Evaluate your contentment.** List your assets and possessions and rate how much they give you a level of contentment or security. Determine first to look to Christ.
- ▶ **Step up your giving.** When we've been financially foolish, we tend to hold on to the money we have. Contrary to that mindset, though, generous giving is a key to overcoming materialism and greed. Set a budget and plan to give generously through your church.
- ▶ **Get help!** A large source of our financial grief stems from consumer debt and poor financial planning. If that's you, work with a financial counselor to help you set up a plan to get rid of your debt and start a budget.



The wisest man who ever lived learned that wealth doesn't bring contentment. So let's look to Christ for our satisfaction and our hope!

My thoughts

1. Terri Pous, "The Tragic Stories of the Lottery's Unluckiest Winners," *Time*, November 27, 2012, <http://newsfeed.time.com/2012/11/28/500-million-powerball-jackpot-the-tragic-stories-of-the-lotterys-unluckiest-winners/slide/billie-bob-harrell-jr/>.
2. "Things Are Looking Up in America's Porn Industry," *NBC News*, January 20, 2015, <https://www.nbcnews.com/business/business-news/things-are-looking-americas-porn-industry-n289431>.
3. Ahiza Garcia, "How the Lottery Snares the Poor," *CNN Money*, January 12, 2016, <http://money.cnn.com/2016/01/12/news/companies/powerball-lottery-games-poor/index.html>.