

Survival Mode
Ecclesiastes 5:10-20
November 5, 2017

Only in America...do we have more stuff than we can use so we rent storage units. Only in America...can we turn what the precious resource of food and turn it into a gorging competition with eating contests. Only in America do we need to watch the calories we consume because we don't burn more than we consume. Only in America do we have television shows that point out the way we hoard stuff. We celebrate that we have more than we can use. We have taken to excess that which the other 90 some percent of the world long for on a daily basis. Can you so buffet or Wegman's.

This three-week sermon series is geared toward helping learn how we use our resources. We're talking about how to truly thrive in this world and merely not survive.

All of us can so easily fall into the trap of wanting more. Turn on the TV weeks before Christmas and watch any child, nearly any age, make their Christmas wish lists. Some of us have an Amazon.com wish list that is consistently on line so that those who 'love us' can buy us exactly the right gift by simply following the link and getting free shipping if they are a Prime member. This kind of overindulgence and consumption that can lead to an attitude excess. I fall victim to it myself...

And this attitude has led us to an ever-increasing amount of American consumer debt. Do you know that the average American household carries \$16,883 (cited in NerdWallet.com for last January) in credit card debt? Now that is the average, imagine that some US households have much, much, more. Wow, that is an overwhelming statistic and an all-time high. We as a country are living way beyond what we make in a single year and are racking up debt. That debt again costs us \$1300 a year in interest. We are spending a over \$100/month simply on paying interest on debt that we can't afford. Now you may be sitting here considering our community that has a higher income level than other parts of the county and you may think this credit card debt isn't a problem here. But, the more income you have, on average, the more credit card debt you are likely to carry. To keep up with the "American Dream" the middle class is spending incredible amounts on interest just to look the part.

Ladies and gentlemen, in our striving to be happy, we think that the next new thing (iPad, iPhone, Tesla, Jeep, Dress, pair of shoes, power tools) will make us happy. We've even coined a phrase for drowning our sorrows in stuff via shopping - we call it retail therapy. A survey was done asking Americans about their happiness level and its connectedness to our finances. When surveyed, Americans say they will be happy at the next income level. Those that make \$50,000/year will be happy at \$75,000/year. And it goes at every level, \$75,000 say they will be happy at \$100,000 and \$100K at \$150k and \$150 at \$200k. And it goes on and on. The cost of all this want leaves us financially strapped and emotionally broke at the end of the day.

When we get ourselves overwhelmed in our finances, when our bank accounts are low and our credit cards are high - we can very easily be frozen or stuck and end up overwhelmed. Now maybe you don't have credit card debt or even own a credit card, but maybe you're living paycheck to paycheck. Or you just aren't saving anything for retirement, but you are doing fine in the here and now. That can still cause the kind of stress that God doesn't want us to live with. Finances are one of the top reasons that marriages fall apart because an imbalance in our finances tears our relationships apart. When we are so busy worrying and stressing about the creditors calling or meeting the monthly bills or simply keeping up with our neighbors or looking the part or making enough - we have no time for anything else. So, turn with me to Ecclesiastes 5:10-20 which is part of the Wisdom Literature that includes Job, Psalms, Proverbs, Song of Solomon and here Ecclesiastes. And these 10 short verses are packed with God's wisdom for our lives.

READ Ecclesiastes 5:8-20.

10 Those who love money will never have enough. How meaningless to think that wealth brings true happiness! 11 The more you have, the more people come to help you spend it. So what good is wealth—except perhaps to watch it slip through your fingers! 12 People who work hard sleep well, whether they eat little or much. But the rich seldom get a good night's sleep. 13 There is another serious problem I have seen under the sun. Hoarding riches harms the saver. 14 Money is put into risky investments that turn sour, and everything is lost. In the end, there is nothing left to pass on to one's children. 15 We all come to the end of our lives as naked and empty-handed as on the day we were born. We can't take our riches with us. 16 And this, too, is a very serious problem. People leave this world no better off than when they came. All their hard work is for nothing—like working for the wind. 17 Throughout their lives, they live under a cloud—frustrated, discouraged, and angry. 18 Even so, I have noticed one thing, at least, that is good. It is good for people to eat, drink, and enjoy their work under the sun during the short life God has given them, and to accept their lot in life. 19 And it is a good thing to receive wealth from God and the good health to enjoy it. To enjoy your work and accept your lot in life—this is indeed a gift from God. 20 God keeps such people so busy enjoying life that they take no time to brood over the past.

Just prior to these verses, the writer is addressing how the powerful abuse their wealth and oppress the poor. And boy there is no mincing words in this passage. It hits right to the core from the very beginning. ***"Those who love money will never have enough. How meaningless to think that wealth brings true happiness!"*** Those who love money will never have enough - think about that for a second. It's as easy as when you are out to dinner and order a meal and something else comes out that you like better but it's on someone else's plate. Or we get the Christmas gift and wanted something else so we forgot to say thank you. Or we get the new carpet, but then needed new furniture to go with it. Or you're doing a project and the new tool will do the job in half the time as your old one sitting on your shelf. In a way its human nature to want more. We can all so easily slip into this mentality.

And God is being very clear to every one of us this morning - money, wealth, possessions and more stuff will not bring you happiness and there's never enough.

MONEY, WEALTH AND STUFF WILL NOT MAKE YOU HAPPY.

"Those who love money will never have enough. How meaningless to think that wealth brings true happiness!" (Ecclesiastes 5:10 NLT)

Living God's Word faithfully means fighting against our human nature to want the latest and greatest, fighting against the competitive nature of keeping up with your friends and fighting against spending money that you don't have. This is the first step to thriving and living a life with Jesus Christ - recognizing that nothing and I mean nothing you can buy will bring you happiness.

The wisdom of this passage continues because guess what - you can't take it with you. Did you know before this morning that that age-old phrase is God's Word? In verse 15 the writer reminds us of who we really are. ***"We all come to the end of our lives as naked and empty-handed as on the day we were born. We can't take our riches with us."***

How important this reminder is for our lives? When everybody else seems to be living the high life, we all want to say, me too. And yet, biblical wisdom warns us that watching our stock portfolio, 401k or money market rise into infinity will only last for a very short time. Ecclesiastes reminds us that money doesn't buy happiness and whatever we accumulate means nothing in the grand scheme of our lives.

YOU CAN'T TAKE IT WITH YOU.

"We all come to the end of our lives as naked and empty-handed as on the day we were born. We can't take our riches with us."

The verses not only remind us that we can't take it with us, but for believers in Jesus Christ, this passage should also challenge our world view. The unbelievers and the atheists and the agnostics, they know they can't take it with them. They know now about the ancient tombs of the Pyramids that were looted and that the stuff didn't go on to the afterlife. And while we know those facts about this world, this verse should shift our perspective. While others think only this world matters and we can't take it with us, when we hear these verses, we are to be reminded that our lives aren't about the riches we have here or the comfort we enjoy from the stuff we have but our lives are about eternity with Jesus. Jesus puts this idea into perspective in his beatitudes when he says, **"God blesses you who are poor, for the Kingdom of God is yours."** Instead of spending on the best and storing up our wealth, v. 15 teaches us to reorient ourselves to what is important. The new wealth we'd love to have will not last beyond a decade or two, but the love of Jesus Christ and a life of faith ... that wealth goes on to streets of gold and a mansion in the sky.

FOR THOSE WHO BELIEVE IN JESUS, LIFE IS MORE THAN CREATURE COMFORTS.

"We all come to the end of our lives as naked and empty-handed as on the day we were born. We can't take our riches with us."

Look again at the last three verses of this scripture that are jam packed with how we really are to live with what we have. Scripture says, ***"Even so, I have noticed one thing, at least, that is good. It is good for people to eat, drink, and enjoy their world under the sun during the short life God has given them, and to accept their lot in life."***

Now that final phrase, accept their lot in life. We actually throw that around today. I just have to accept my lot ... but this verse is actually referring to the plot of land passed down as the inheritance. It was an agricultural society and the lot you received from your family would be the beginning of your financial independence. And used in this context, the scripture is actually telling us to be content with what we have inherited. Jesus could have been thinking about this passage when he told the story of the Prodigal Son. The son was not content with his lot. He wanted it sold and to live beyond his means and party. When he had squandered everything, then he came home and realized where his true contentment was located. That's what God is saying here in Ecclesiastes, be content with what you have. Now this doesn't mean we can't try to better ourselves by getting an education or changing jobs with a higher salary or working two jobs to pay the bills. God is telling us to live with what you've got. Be content in that place and don't live off your credit cards just to keep up with the neighbors – you know...give us this day our daily bread. Not give me more and more, but to give just enough today and to trust in that.

GOD PROVIDES ENOUGH IN OUR LIVES.

And so, to live this passage faithfully we need to look at our financial position and do a very serious examination of how our spending, our checkbooks, our credit card bills reflect our faith and trust in God. If we see red at the end of the month and are stuck in survival mode, God wants to offer freedom. But it may mean making some hard choices to get there. Making the hard choices between Wants and Needs. Selling your stuff on Craigslist or Facebook Marketplace or eBay. Go to the grocery store and commit to eat every meal in or pack instead of spending extra money at a restaurant. Your LifeGroup lesson has several challenges on living on what God has provided for you. In January we will host a Financial living class, that you can step into as a way to restore balance in your financial lives and learn to live on mission with God. And Nov. 18 – there is a night being offered at Midtown, we've partnered with several community organizations to offer a night to help you live financially on margin so that you will indeed Thrive.

This may seem like a financial class instead of a sermon, but when we aren't living our faith in our finances then our relationship with God is hindered. What tough financial choice will you make?