

CHASE

"WHEN ENOUGH IS ENOUGH" ECCLESIASTES 5:8-20

This Week's Core Competency

Stewardship – I believe that everything I am or own belongs to God. 1 Timothy 6:17-19 *Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. 18 Command them to do good, to be rich in good deeds, and to be generous and willing to share. 19 In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.*

The Core Belief Stewardship is an antidote for covetousness because people who view life differently live life differently. People who see themselves as *owners* are inclined to live one way while people who see themselves as *stewards* are inclined to live quite another. It seems to me that people who see themselves as *stewards* are less likely to fall into the trap of making the pursuit of wealth their life's goal and more likely to take the Teacher's advice to receive God's material blessings with a grateful heart and enjoy them to the full extent he allows (Ecc 5:18, 19). People who see themselves as *owners* are more likely to fall prey to the love of money that grows by what it feeds on and less likely to accept the simple truth that "Better one handful with tranquility than two handfuls with toil and chasing after the wind"

If anything is worse than the addiction money brings, it is the emptiness it leaves.

– Derek Kidner

(4:6). People who see themselves as *stewards* are more likely to be accountable and less likely to hoard their wealth rendering it useless to themselves as well as to others (vv. 13-16). People who see themselves as *owners* are more likely to spend their days eating alone, frustrated, miserable and filled with anger (v. 17) and less likely to find satisfaction in all that they do thereby denying themselves the happiness that God offers them (vv. 18-20). People who see themselves as *stewards* are more likely to agree with what the Teacher says about wealth while people who see themselves as *owners* are less likely to do so. One commentator summarizes his teaching this way: (1) wealth is both addictive and unsatisfactory (v. 10); (2) wealth attracts human leeches, who give the rich man no peace (v. 11a); (3) wealth accumulated and taken out of circulation no longer meets the owner's needs and now serves only as a miser's feast of staring at money (v. 11b); (4) wealth does not give peace or rest but only promotes insomnia because of worries over how the wealth is to be maintained (v. 12); (5) love of wealth often causes a person to hoard even to the point causing suffering to himself (v. 13); (6) wealth is an insecure basis for happiness since it may be easily lost in a bad business venture (v. 14); and (7) wealth is certain to disappear at death (v. 15)" (Duane A. Garrett, *Proverbs, Ecclesiastes, Song of Songs*, NAC, 314). Pity the person who spends his life chasing after money.

For Discussion

I suggested that the Core Belief Stewardship is an antidote for covetousness. Talk about the extent to which you agree or disagree and why.

day 1 ENCOUNTER – read God’s word to put yourself in touch with him.

Ecclesiastes 5:8-20

8 If you see the poor oppressed in a district, and justice and rights denied, do not be surprised at such things; for one official is eyed by a higher one, and over them both are others higher still. 9 The increase from the land is taken by all; the king himself profits from the fields.

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 owner except to feast his eyes on them?

12 The sleep of a laborer is sweet, whether he eats little or much, but the abundance of a rich man permits him no sleep.

13 I have seen a grievous evil under the sun: wealth hoarded to the harm of its owner,

14 or wealth lost through some misfortune, so that when he has a son there is nothing left for him.

15 Naked a man comes from his mother's womb, and as he comes, so he departs.

He takes nothing from his labor that he can carry in his hand.

16 This too is a grievous evil: As a man comes, so he departs, and what does he gain, since he toils for the wind?

17 All his days he eats in darkness, with great frustration, affliction and anger.

18 Then I realized that it is good and proper for a man to eat, to drink and to find satisfaction in his toilsome labor under the sun during the few days of life God has given him—for this is his lot. 19 Moreover, when God gives any man wealth and possessions, and the ability to enjoy them, to accept his lot and be happy in his work—this is a gift of God. 20 He seldom reflects on the days of his life, because God keeps him occupied with gladness of heart.

Cf., another translation

5:8 If you see the extortion of the poor, or the perversion of justice and fairness in the government, do not be astonished by the matter.

For the high official is watched by a higher official, and there are higher ones over them!

5:9 The produce of the land is seized by all of them, even the king is served by the fields.

5:10 The one who loves money will never be satisfied with money, he who loves wealth will never be satisfied with his income.

This also is futile.

5:11 When someone's prosperity increases, those who consume it also increase;

so what does its owner gain, except that he gets to see it with his eyes?

5:12 The sleep of the laborer is pleasant – whether he eats little or much –

but the wealth of the rich will not allow him to sleep.

5:13 Here is a misfortune on earth that I have seen: Wealth hoarded by its owner to his own misery.

5:14 Then that wealth was lost through bad luck; although he fathered a son, he has nothing left to give him.

5:15 Just as he came forth from his mother's womb, naked will he return as he came, and he will take nothing in his hand that he may carry away from his toil.

5:16 This is another misfortune:

Just as he came, so will he go. What did he gain from toiling for the wind?

5:17 Surely, he ate in darkness every day of his life, and he suffered greatly with sickness and anger.

5:18 I have seen personally what is the only beneficial and appropriate course of action for people: to eat and drink, and find enjoyment in all their hard work on earth

during the few days of their life which God has given them, for this is their reward.

5:19 To every man whom God has given wealth, and possessions,

he has also given him the ability to eat from them, to receive his reward and to find enjoyment in his toil;

these things are the gift of God.

5:20 For he does not think much about the fleeting days of his life

because God keeps him preoccupied with the joy he derives from his activity. (NET)

EXAMINE – what the passage says before you decide what it means.

* Box "for" indicating *reason* in v. 8.

* Circle "is eyed" in v. 8.

* Bracket "the king" in v. 9.

* Circle "meaningless" in v. 10.

* Box "but" indicating *contrast* in v. 12.

* Circle "abundance" in v. 12.

* Box "so that" indicating *result* in v. 14.

* Box "as . . . so" indicating *comparison* in v. 16.

* Circle "proper" in v. 18.

* Circle "lot" in vv. 18, 19.

* Highlight v. 19.

* Box "because" indicating *reason* in v. 20.

day 2 EXPLORE – the answer to these questions to better understand what the passage means.

Consult the explanation of the message and the notes to follow if you need help.

1. What has verse 8 got to do with the general theme of money?
2. What is it about *covetousness* that makes it "meaningless" or senseless?
3. Put the point of the *rhetorical* question in verse 11 in your own words.
4. Explain the *contrast* between the "owner" in verse 11 and the "laborer" in verse 12.
5. How could *hoarded* wealth possibly harm its owner?
6. What does the Teacher want us to infer from how we come into the world and depart from it?
7. *Identify* the person ("his days") and *explain* the metaphor ("darkness") in verse 17.
8. Is there a secret to receiving the "gift of God" (v. 19) and if so, what is it? (According to one commentator, "The gift comes without rhyme or reason; it falls on individuals indiscriminately" [Crenshaw, 125]; cf., 2:24-26.)
9. **Discussion:** How true is what the Teacher says about the caprice of wealth in general? Talk about your impression of what he has to say about money and possessions.

day 3

EXAMINE – an explanation of the message to better understand the meaning of the passage.

Ecclesiastes 5:8-20 contains an extended discussion about money and goods. More specifically, the Teacher explains the downside of both, which makes the pursuit of them pointless. Instead of striving to be rich, he recommends that people enjoy the wealth and possessions God gives them to the full extent that he enables them. His discussion can be divided into three parts and a conclusion.

In the first part (vv. 8, 9), he warns that one's hard-earned money will sooner or later be depleted by government red tape and corruption. Government is a necessary evil—*necessary* in that anarchy is no option and *evil* in that the bureaucracy is often corrupt. As one writer says, "The mere existence of many levels of government administered by many officials makes at least some corruption inevitable." (Garrett, 312). It follows that as the number of people with an opportunity to enrich themselves by the abuse of their political power increases, so does the number of those who succumb to the temptation. One official looks for ways to squeeze revenue out of the official under him, who in turn does likewise, and at the head of the whole corrupt system stands a political leader who should be above it all but isn't.

In the second part (vv. 10-12), he warns that covetousness never ends well. Ironically, "whoever loves money never has money enough; whoever loves wealth is never satisfied with his income." As the New Testament says, the love of money is not a good thing (1Ti 6:9). What's more, the covetous person never seems to derive the pleasure he expects from his wealth. Sure, his lifestyle improves but so does the cost of maintaining that lifestyle. He buys a new computer but then has to pay monthly for high-speed Internet access. He buys a new smart phone but then has to pay monthly for a data plan. He buys a new HD Flat Screen TV that connects directly to the Internet, which enables him to stream movies, but then he has to pay *more* every month for an upgraded Internet connection so his movie watching isn't interrupted by constant "buffering." All he needs next are new surround sound speakers, which he can pay for monthly, and he'll have his own home theatre system. You get the idea. And then there are all his newfound friends who would rather hang out at his house than their own. Soon he can't sleep. He spends one sleepless night worrying about his creditors and the next worrying

about his swarm of "hangers-on" attracted to his prosperity. A third night he's up with indigestion. Whatever discomforts the laborer puts up with, indigestion from over indulgence will not be one of them! By the way, if electronics is not your thing, the same pertains to buying a new house--bigger house, bigger mortgage, higher utilities, higher insurance, more furniture, a monitored security system, pool service, yard maintenance, and so it goes. One writer says it all. "Those who love money will see it slip through their fingers like quicksilver" (James L. Crenshaw, *Ecclesiastes*, OTL, 120).

In the third part (vv. 13-17), he warns that hoarding wealth may lead to misery. Two observations are all he needs to drive home his point. The first sickening situation involves a man with plenty of money who refuses to spend it; as a result, it does neither him nor anyone else any good. To make matters worse, this tight-fisted individual loses all he has accumulated through some unspecified misfortune. One commentator describes the man's tragic bad luck this way: "Here, then, is a man who loses all his money at a single blow, leaving his family destitute. It might have made sense had it been the penalty of deals that were too smart—the 'wealth hastily gotten' which deserves to dwindle (Pr. 13:11)—or a miser's hoard instead of a father's savings; or again, a gambling loss rather than a business failure. But in fact it was toiled for and worried over; now it has spoilt his life twice over, first in the getting, then in the losing" (Derek Kidner, *A Time to Mourn, and a Time to Dance*, 58). To add insult to injury, the man is left with nothing to pass on to his heirs. "And if his case is an extreme one, we all face something like it: we shall go out as naked as we arrived" (58).

The second sickening situation involves death. "Naked a man comes from his mother's womb, and as he comes, so he departs." As the saying goes, "You can't take it with you." The person who pursues wealth and possessions, like the one who "toils for the wind," winds up empty-handed. All the days spent "in darkness with great frustration, affliction and anger" spent in the pursuit of wealth go for naught. As one writer concludes: "Life is wasted when it is spent in a quest for more money; worse than that, it is filled with anger and gloom (5:16-17). The 'darkness' in which the miser eats (v. 17) is

metaphorical for isolation and joylessness. To be able rightly and fully to enjoy the thing of this world is a gift of God's grace; those who receive this gift are free from preoccupation with the pain of mortality (5:18-20)" (Garrett, 314, 15).

In the conclusion (vv. 18-20), he offers an alternative to the empty pursuit of money and possessions. Given that the pursuit of wealth for its own sake is pointless because it may end badly,

he says that the only thing for one to do is "to eat and drink, and to find satisfaction in his toilsome labor under the sun during the few days of life God has given him—for this is his lot." Rather than chase after them, he should accept the wealth and possessions that God may give him as a gift and enjoy them to the full extent God makes possible.

The Message of the Passage

Rather than pursue money for its own sake, which is pointless because it may end badly, enjoy life accepting that what you have as well as the ability to enjoy it is the gift of God.

day **4** **EMBRACE** – how God spoke to you in his word.

Our desire is to not be merely hearers of the word, but doers of the word as James suggests in James 1:22. Try some of the challenges below to apply what you have learned this week.

- **Journal your thoughts on the passage:**

–Write about what God wants you to know . . .

–Write about how God wants you to feel . . .

–Write about what God wants you to do . . .

notes STUDY – the commentaries to answer the questions.

- v. 8 **oppressed** The Heb. verb has two nuances: (1) "oppression; brutality" (e.g., Isa 54:14); and (2) "extortion" (e.g., Ps 62:11). The focus on corrupt government officials robbing people and denying them justice suggests the second; cf., "If you see the extortion of the poor, or the perversion of justice and fairness in the government, do not be astonished by the matter" (NET). "Having shown that the fruits of labor could be lost through a rash vow to God (vv. 1-7), Solomon added that one should not be surprised if the results of his labor were lost to the next highest authority, the king and his officials, in terms much briefer than but similar to Samuel's view of some typical evils of kingship (1 Sam 8:10-18), Solomon described the oppressive exactions of officials at all levels" (Donald R. Glenn, "Ecclesiastes," *The Bible Knowledge Commentary: Old Testament*, 988).
- v. 8 **eyed** Or "watched" (ESV, NET). "All approaches to this verse recognize that Qohelet describes difficulties with the political system. Some argue that the verse declaims the inequities of an excessive bureaucracy in what might be called the 'red tape' interpretation" (Tremper Longman III, *The Book of Ecclesiastes*, NICOT, 157). For example, one commentator explains, "The glimpse of that vista of officials suggests possibilities of Kafkaesque evasiveness, to baffle the citizen who presses for his rights: he can be endlessly obstructed and deflected" (Derek Kidner, *A Time to Mourn, and a Time to Dance*, 54). "Others, like Franz Delitzsch believe that the problem arises as higher officials fleece those lower than they are until the poor, who have no one below them to oppress, are reached. Delitzsch argues for this position in the light of a third approach, that of Ferdinand Hitzig, that the officials are protecting each other against the right of the people they govern. As Hitzig colorfully expresses it: 'they mutually protect each other's advantage; one crow does not peck out the eyes of another'" (Longman, 157). One relates these ideas this way: "The mere existence of many levels of government administered by many officials makes at least some corruption inevitable . . . the last line may mean that government officials have a network for protecting one another and thus it is impossible to root out corruption" (Garrett, 312).
- v. 9 **the king** Commentators differ as to whether the king is part of the problem or its solution. One makes him part of the problem: "At the head of this whole corrupt system was the king who himself profited from the fields of the oppressed" (Glenn, 988); cf., "Even the king milks the land for his own profit!" (NLT). Another makes him part of the solution: "In context the main point must be that bureaucratic officialdom does not totally override the value of kingly authority. A likely translation is therefore: 'But an advantage to the land for everyone is: a king over cultivated land'" (Michael A. Eaton, *Ecclesiastes*, TOTC, 101); cf., "But this is gain for a land in every way: a king committed to cultivated fields" (ESV).
- v. 10 **meaningless** Versions tend to consistently render the Heb. word [*hebel*] by one English word: e.g., "meaningless" (NIV), "vanity" (NRSV, NKJV, ESV), "emptiness" (NEB), "futile" (NET), even though it can have different nuances in different contexts. Here it might be translated "senseless," even "absurd" (Crenshaw, 119).
- v. 12 **abundance** The term is taken in two different ways: (1) to refer to the man's wealth in general—"Wealth does not give peace or rest but only promotes insomnia because of worries over how the wealth is to be maintained" (Garrett, 314; Glenn, 989); (2) to refer to indigestion—"Here the rich man is sleepless not with overwork, as in 2:23, or with strain, as one version would have it here ('he stays awake worrying', TEV). Merely with overeating" (Kidner, 56). Either fits the context although the parallelism of verse 12 favors the latter (cf., NET, ESV). "In either case, the irony is that laborers sleep soundly, though they do not enjoy the same level of prosperity" (Longman, 165). "Does the sleeplessness derive from overeating or anxious worry? The ambiguity may be intentional" (Crenshaw, 121).
- v. 13 **grievous evil** The term "evil" is not used in a moral sense here; a "grievous evil" refers to a "grave misfortune." "Or, perhaps better, 'a depressing misfortune'; the word for 'grievous' (*holah*) is literally, 'sick'; and the word for 'evil' (*ra'ah*) is often used for disaster or misfortune" (Glenn, 989). "The money, since it is never used, does not bring joy or pleasure in any way" (Longman, 166), and once lost through some unspecified misfortune, cannot be passed on to an heir. "The inability to pass any wealth on to the son is the most negative aspect of the situation. Once again, wealth proves no advantage to the person who, at least temporarily, has it" (166).
- v. 16 **wind** "Since holding onto wealth is problematical during life and impossible at death, the laborer really toils for something of little or no substance—the wind. In the long run such toil is a waste of time" (167).
- v. 17 **darkness** "We must remember that Qohelet allows that some may enjoy the simple pleasures of life, which include eating (e.g., 2:24 and, more immediately, 5:17 [English 5:18]). But people who work for the unattainable goal of wealth cannot enjoy even this. They are pictured as alone and blind in their eating" (Longman, 167).
- v. 19 **accept** "The NIV phrase **to accept his lot** should be translated 'to receive his lot'; it emphasizes enjoyment as a gift" (Glenn, 990).
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Family Talk

Encouragement from one parent's heart to another

Special note to parents: Our summer series in the book of Ecclesiastes is called Life on Mission.

Stewardship is how we take care of everything God has given to us. It includes our material possessions but also our talents, abilities and spiritual gifts. Teaching our children to be good stewards means helping them recognize that everything they have is a gift from God and should be used for His glory. Here are some thoughts on leading your kids to understanding stewardship: (1) God has given us life. How can we live our lives honoring God every day? (2) God gives us talents and abilities. What is something you do very well? How can you use that for God's glory? (3) God gives us family and friends. Write a note of appreciation to someone who has blessed you. (4) God gives us a beautiful world. Pick up trash in your neighborhood or plant some flowers. (5) God gives us fun things. What is the best toy you have? Have you remembered to thank God for the things you have? (6) God gives us the ability to earn money. Pay your child for doing a special chore and then help him or her decide on an appropriate tithe to give to God's church. Planting seeds of stewardship now will yield beautiful fruit in your children. Our future churches, communities and families will also benefit from these leaders who will honor God in every area of their lives.

What Does The Bible Say

Weekly Verse: Ecclesiastes 5:8-20

1. What does verse 10 say about the person who loves money?
2. How does verse 12 describe the sleep of the laborer?
3. What is the gift of God in verse 19?

What Do You Think

1. Why isn't the person who loves money ever satisfied with how much he has?
2. Why might "the abundance of a rich man permit him no sleep?" (v. 12)
3. How does focusing on God help us have "gladness of heart?" (v. 20)

What R U Going To Do

Sometimes we forget that time is a gift from God too. How can you set aside some time this week to practice stewardship? Volunteer sorting clothes or working in a food pantry? Offer to keep a neighbor's kids for the afternoon? Take cookies to a nursing home and visit for a while?

MEMORY TIME

Core Comp

Stewardship - I believe me and all my stuff belong to God.

Memory Verse

Colossians 1:19 - "For God was pleased to have all his fullness dwell in him,"

KIDPIX COUPON

I memorized CC ____ and Verse _____. Family completed **Say** _____ **Think** _____ **Do** _____

Child's name _____ Grade ____ Parent's signature _____

Earn tokens by completing the Bible study portion of this page.
Questions: Kids@pantego.org

30 CORE COMPETENCIES

10 CORE BELIEFS

Trinity *2 Corinthians 13:14*

I believe the God of the Bible is the only true God - Father, Son, and Holy Spirit.

Salvation By Grace *Ephesians 2:8-9*

I believe a person comes into a right relationship with God by His grace, through faith in Jesus Christ.

Authority of the Bible *2 Timothy 3:16-17*

I believe the Bible is the Word of God and has the right to command my belief and action.

Personal God *Psalms 121:1-2*

I believe God is involved in and cares about my daily life.

Identity in Christ *John 1:12*

I believe I am significant because of my position as a child of God.

Church *Ephesians 4:15-16*

I believe the church is God's primary way to accomplish His purposes on earth today.

Humanity *John 3:16*

I believe all people are loved by God and need Jesus Christ as their Savior.

Compassion *Psalms 82:3-4*

I believe God calls all Christians to show compassion to those in need.

Eternity *John 14:1-4*

I believe there is a heaven and a hell and that Jesus Christ is returning to judge the earth and to establish His eternal kingdom.

Stewardship *1 Timothy 6:17-19*

I believe that everything I am or own belongs to God.

10 CORE PRACTICES

Worship *Psalms 95:1-7*

I worship God for who He is and what He has done for me.

Prayer *Psalms 66:16-20*

I pray to God to know Him, to lay my request before Him and to find direction for my daily life.

Bible Study *Hebrews 4:12*

I read the Bible to know God, the truth, and to find direction for my daily life.

Single-mindedness *Matthew 6:33*

I focus on God and His priorities for my life.

Spiritual Gifts *Romans 12:4-6*

I know and use my spiritual gifts to accomplish God's purposes.

Biblical Community *Acts 2:44-47*

I fellowship with other Christians to accomplish God's purposes in my life, others' lives, and in the world.

Giving Away My Time *Colossians 3:17*

I give away my time to fulfill God's purposes.

Giving Away My Money

2 Corinthians 8:7

I give away my money to fulfill God's purposes.

Giving Away My Faith *Ephesians*

6:19-20

I give away my faith to fulfill God's purposes.

Giving Away My Life *Romans 12:1*

I give away my life to fulfill God's purposes.

10 CORE VIRTUES

Joy *John 15:11*

I have inner contentment and purpose in spite of my circumstances.

Peace *Philippians 4:6-7*

I am free from anxiety because things are right between God, myself, and others.

Faithfulness *Proverbs 3:3-4*

I have established a good name with God and with others based on my long-term loyalty to those relationships.

Self-Control *Titus 2:11-13*

I have the power, through Christ, to control myself.

Humility *Philippians 2:3, 4*

I choose to esteem others above myself.

Love *1 John 4:10-12*

I sacrificially and unconditionally love and forgive others.

Patience *Proverbs 14:29*

I take a long time to overheat and endure patiently under the unavoidable pressures of life.

Kindness/Goodness *1 Thess. 5:15*

I choose to do the right things in my relationships with others.

Gentleness *Philippians 4:5*

I am thoughtful, considerate and calm in dealing with others.

Hope *Hebrews 6:19-20*

I can cope with the hardships of life and with death because of the hope I have in Jesus Christ.

About the Authors

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Wendy Hollabaugh (B.S.W. University of Texas at Arlington) is the Children's Minister at Pantego Bible Church. Wendy has over ten years of experience in Children's Ministry. She has a passion for leading families to connect with God and each other. She enjoys creating compelling environments where kids fall in love with God and His Truth. Wendy and her husband, Greg, are also involved in their own personal youth ministry as they are training their three teenagers, Hannah, Aaron and Noah.



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The mission of THE SCROLLS is to help you develop the beliefs, practices, and virtues of a follower of Jesus Christ called The 30 Core Competencies through your own active reading of the Bible. Send any questions or comments you may have about this lesson to Tom Bulick. His e-mail address is tbulick@pantego.org.