

**Ecclesiastes 5: 13-17; "Riches Hurting their Owner", Bible Study**  
**Message # 40 in the series – "Wisdom Gives Life to those who Have it",**  
**Delivered by Pastor Paul Rendall at the Rendall Home**  
**on the evening of July 7<sup>th</sup>, 2010.**

Throughout the first 5 chapters of this book we have seen Solomon portray the vanity of trying to be satisfied in this life, apart from blessings which only God can give. He has shown us the vanity of doing work to your own glory, the vanity of seeking earthly pleasure as if it would really last forever, the vanity of accumulating knowledge and possessions in order to find happiness. And here in Chapter 5, beginning at verse 13, he begins to show us the extreme vanity, "the severe evil", he calls it, of not using riches wisely. This subject of riches began in verse 10 by Solomon's saying, "He who loves silver will not be satisfied with silver. It will run throughout the rest of this chapter and all the way to Chapter 6, verse 6. So Solomon, who was writing by the guidance and power of the Holy Spirit, must have considered the subject of how we view and spend our money, a very important subject or he would not have spent so much time on it. In verses 13-17, which we are studying this evening, we will look at the vanity of hoarding money. In verses 18-20 we will consider the fact that it is only God who can give you the power to truly benefit yourself, and others, in relation to whatever wealth that He allows you to accumulate. In chapter 6 he will speak of the evil affliction of foreigners eating what a rich man has worked hard for. He will speak of the vanity of begetting a hundred children and yet not being satisfied with goodness. And he will end chapter 6 with the thought that there are many things which increase vanity. But let us not get too far ahead of ourselves. Let us look this evening at the vanity of hoarding money. The subject of hoarding I take from the words, "riches kept for their owner to his hurt." In other words, the person is holding out on spending money on the things that God would have him spend his money on, whether it be in relation to himself or others. This hurts the man that does it. I want us, first of all, to ask the question: Why hoarding is wrong? Then 2ndly – What are the results of hoarding versus giving? And then lastly – What is the outcome of the life of the hoarder versus the outcome of the man who gives?

**1<sup>st</sup> of all – Why is hoarding wrong and giving right? (Verse 13)**

"There is a severe evil which I have seen under the sun: riches kept for their owner to his hurt." It is translated in the NAS this way: "There is a grievous evil which I have seen under the sun: riches being hoarded by their owner to his hurt." The word "hoarded" in the original Hebrew, it says in the margin of the NAS, literally means "guarded". Riches are being guarded to the owner's hurt. Who is guarding them? He is guarding them. He is not going to let them out of his sight, so that they might do others good. He thinks that he must guard himself, hold

these riches to himself so that he will feel secure in this life, and not be giving them away at all. There is no doubt, in many cases of hoarding, that the sins of covetousness and greed are at work in the heart, to keep a person from being generous and giving. And we can say also that hoarding is wrong because a person is deceiving themselves into thinking that they are wise when really they are a fool in relation to the giving of their money. This person who is hoarding thinks that it is wise to hold back from spending and giving of these riches in God's service and to help others who are poorer with their needs. But Solomon says that they are only hurting themselves. Why are they hurting themselves? Well the answer to that question is found by our coming to understand the principles of generosity and giving which are further enunciated in Proverbs Chapter 11, and verse 24. "There is one who scatters, yet increases more; and there is one who withholds more than is right, but it leads to poverty." "The generous soul will be made rich, and he who waters will also be watered himself." The people will curse him who withholds grain, but blessing will be on the head of him who sells it." The person who scatters is the person who gives of what they have, sowing it as seed, to produce a harvest of righteousness in honoring God and helping the truly needy. The person who withholds will not see this harvest come about. The hoarded money or resources which are not invested wisely, but withheld for purely selfish reasons, cannot be blessed by God or multiplied for the good of that person who owns them, or for the good of people around them, and so they are eventually used up and they come to an end; they comes to nothing; it tends to poverty. A generous person God will bless. His word says that He will make the generous person rich in the right way and in the right things, because when they give they are like God Himself, who is kind and generous even to evil men. It is in the nature of God to be generous. Our God is an endlessly giving Being to those who love Him. The person who "waters" is one, who like God, sees other people as grass or as flowers who are withering under the pressures of life, and he does something about it. He waters them. God looks upon that person who waters (who gives); He is pleased, and He further waters them; He gives more to them. Businessmen sometimes think that they are wise when they withhold grain or some other commodity that they trade in, because they know that the greater demand will drive the market up, and they will then make more money if they withhold selling the grain when it is most needed. But God is not pleased with such. God is pleased with the man who will sell the grain at the fair market price, at the right time, being generous and kind in giving, even as He is. He will bless the man who is kind and generous. What is wrong with hoarding is that it does not acknowledge that God is the One who has given us everything that we have, and He is the One who is continually supplying our needs and is doing us good. Hoarding is a sin which is related to that person's unbelief, and a view that God will only give so much and no more. God is "a hard man". He is "reaping where He did not sow and gathering where He did not scatter." But this is not true to the Word of God and what God has revealed about Himself. The one who is trusting

in God and believes in Him as He is revealed in His Word; he knows that God is gracious and gives to all men, continuously supplying their needs by His compassion. The only thing that hinders God's blessings is unbelief and sin. Look at Psalm 111, verse 2. "The works of the Lord are great, studied by all who have pleasure in them." "His work is honorable and glorious, and His righteousness endures forever." "He has made His wonderful works to be remembered; the Lord is gracious and full of compassion." "He has given food to those who fear Him; He will ever be mindful of His covenant." And Psalm 145, verse 14. "The Lord upholds all who fall, and raises up all who are bowed down." "The eyes of all look expectantly to You, and You give them their food in due season." "You open Your hand and satisfy the desire of every living thing." Now how would this poor and sinful world be if God were a hoarder like some rich people are today? No one would be satisfied anywhere. All would think that God was hard and uncompassionate. Remember, that as a Christian, you are the reflection of your Savior's image. "Even though He was rich, He became poor for your sakes, that you through His poverty might become rich." (2 Corinthians 8, verse 9) You are to be gracious and generous like your Father in heaven. You who have been given grace, and every good gift and ability to make wealth, have a responsibility to use it wisely. Ultimately, you are not the owner of your riches after all. God is the owner, and you are the steward. And you must wisely and lovingly use what He has given to you, or else sin against Him and hoard all that He gives selfishly to yourself. This does not honor God.

### **2ndly – What are the results of hoarding versus giving?**

The results of hoarding are shown in verse 14. "But those riches perish through misfortune; when he begets a son, there is nothing in his hand." Now the use of the word, "misfortune" makes it seem as though there are some things which are outside of God's control. But God is the one who orders all things after the counsel of his will. What seems to be an accident to us is perfectly in accordance with God's perfect will and His ordaining of these things, that they come to pass. In the margin, you will find the word, "misfortune" can be translated, "a bad business deal." The NAS translates it, "a bad investment". Wilson's Old Testament word studies says that it could be any labor, toil, or events which occasion much trouble or fatigue." Are not financial calamities in God's hand just as much as any other calamity? I would say that they most certainly are. And so is the blessing of any person, family, church, or nation in His sight. Look at Psalm 112, verse 1. "Blessed is the man who fears the Lord, who delights greatly in His commandments." "His descendants will be mighty on earth; the generation of the upright will be blessed." "Wealth and riches will be in his house." This is just the opposite of what happens with the one who hoards his wealth. Since he cannot be blessed by God because he cannot give; he hurts himself by his own sinful hoarding. He loses those riches eventually through poor investment, and loving pleasure more than God. "When he begets a son," it says, "there is nothing in his hand; nothing to pass on to him." Look at Proverbs 21, verse 17. "He who

loves pleasure will be a poor man; he who loves wine and oil will not be rich." You see, the man who loves pleasure is always looking to get something or experience something that he thinks will truly satisfy his flesh or his spirit in an earthly sense. But a man like that cannot give, unless he taught by grace. If he does give, it is for the selfish motives of how other people will view him for having given, and still, God cannot really bless this or make of it a lasting inheritance, either to that man, or to his children. We need to remember the principle that is taught to us in Proverbs 13, verse 7. "There is one who makes himself rich, yet has nothing; and one who makes himself poor, yet has great riches." One who hoards is "making himself rich", yet he has nothing. The one who is poor; that is the one who is trusting that God will provide everything that he truly needs; this person has great riches. He has treasure in heaven; he has spiritual riches that no one can steal or take away from him. And he also has content with the amount of money and possessions that God has chosen to give him. "Godliness with contentment is great gain."

This principle of giving, and also that of not withholding more than is right, is also enunciated in several places in the New Testament Scriptures. Let's look at one of them. Turn with me to Luke Chapter 6 and verse 30. "Give to everyone who asks of you." "And from him who takes away your goods do not ask them back." "And just as you want men to do to you, you also do to them likewise." "But if you love those who love you, what credit is that to you?" "For even sinners love those who love them." "And if you do good to those who do good to you, what credit is that to you?" "For even sinners do the same." "And if you lend to those from whom you hope to receive back, what credit is that to you?" "For even sinners do the same." "And if you lend to those from whom you hope to receive back what credit is that to you?" "For even sinners lend to sinners to receive as much back." "But love your enemies, do good, and lend, hoping for nothing in return; and your reward will be great, and you will be sons of the Most High." "For He is kind to the unthankful and evil." "Therefore be merciful, just as your Father also is merciful." "Judge not, and you shall not be judged." "Condemn not, and you shall not be condemned." "Forgive, and you will be forgiven." "Give, and it will be given to you, good measure, pressed down, shaken together, and running over will be put into your bosom." "For with the same measure that you use, it will be measured back to you." We are so prone to attempt to hold on to what is ours, that when asked for it, we cannot give it. This is what Christ is addressing. Our problem is often that we do not think that we will ever get it back again, or that God could give us better, or give us more of the same. We fail to see that God is the giver of every good and perfect gift. And certainly we cannot out give God. These verses are not referring to those people who take things from us by force, but rather refer to those people who we have willingly consented to give to, sell to, or loan to them; the articles in question. It is the willingness to give, and even not get back that is being addressed. If you do not get back; then what do you do? You look to God to provide for your needs and He most certainly will. He is not a

hoarder. He is not stingy. No, rather, when we give it will be given to us. It will be measured according to the same measure which we measured to others. Let us ask ourselves whether we really believe such radical truths as these? For if we do, we will be joyful and cheerful all the day long. If we do not, we will be downcast and sorrowful and always suspicious of people around us. And we will be those who will withhold more than what is justly due.

**Then Finally – What is the outcome of the life of the hoarder versus the outcome of the one who gives?**

Verse 15 – "As he came from his mother's womb, naked shall he return, to go as he came: and he shall take nothing from his labor which he may carry away in his hand." "Just exactly as he came so shall he go." "And what profit has he who has labored for the wind?" "All his days he also eats in darkness, and he has much sorrow and sickness and anger." In other words, the hoarder becomes a more and more frustrated, sad, and angry man; the harder that he holds on to his sin. When he dies, which is the outcome of his life; he has nothing that he can take with him. The outcome is; that he not only is stripped of all of his money and his possessions, but he also loses that which is more precious to him than all; his soul. He has not known the value of his soul until he dies, but now it is too late to change anything. All is lost forever!

Let us ask ourselves in closing whether we have a heart that is willing to give to God and to others, rather to hoard our money to ourselves and thereby hurt ourselves? God loves a cheerful giver. And the one who gives to His Church and to his people shall rejoice and be blessed. Turn to 1 Chronicles 29: 3 with me. David had given greatly to see the temple built in his day. He says, "Moreover, because I have set my affection on the house of my God, I have given to the house of my God, over and above all that I have prepared for the holy house, my own special treasure of gold and silver." Look at verse 6. "Then the leaders of the father's houses, leaders of the tribes of Israel, the captains of thousands and of hundreds, with the officers over the king's work, offered willingly." Look at verse 9. "Then the people rejoiced, for they had offered willingly, because with a loyal heart they had offered willingly to the Lord; and King David rejoiced greatly." "Therefore David blessed the Lord before all the assembly; and David said: "Blessed are You, Lord God of Israel, our Father, forever and ever." "Yours, O Lord is the greatness, the power and the glory, the victory and the majesty; For all that is in heaven and in earth is Yours; Yours is the kingdom, O Lord, and You are exalted as head over all." "Both riches and honor come from You, and You reign over all." "In Your hand is power and might; in Your hand it is to make great, and to give strength to all." Let us determine by the grace of God which has been given to us, that we will pray to be givers and not hoarders. Set your affection on the house of God, even as David did. The house of God is Christ's Church and kingdom interests. It is more blessed to give than to receive. And hoarding will come to nothing. You cannot take riches with you when you die; when it is your time to go. But you can take a clear conscience in the remembrance that God will reward and bless the generous

giver. For you have helped to build His Church, and you have helped to bless His people. And these works shall follow you.