
Am I the only one or does that video just make you really cold when you watch it? Every week I'm just like, "I'm freezing." Morris Virgil is the guy who shot that. He is a former running back for the University of Illinois and he and his wife, Jody, and the boys go to our West campus.

I texted him a couple of weeks ago and I said, "Hey man. Thanks for the shoot." I think we shot it the first week of January when it was freezing. And I go, "Man, you look like you were freezing yourself to death." And he texted me back and he said, "No. Really it wasn't all that bad." I was like, "Liar."

Hope you guys are doing really well and if you are a guest or if you are visiting with us at any one of our campuses, man we are so, so glad to have you. I just want to say hello to our North campus, West, Downtown and anybody watching online as well as those of you here at Northwest. In fact let's just put our hands together and let them feel a little love on the other side of the camera.

Well we are in week three of a series called *Under Review* and if you new or if you are just coming into this, we've been looking at this 3,000 year old journal, so to speak, called the book of Ecclesiastes. And it's written by this guy who had it all in life and yet he continued to keep coming up short.

And when I say that he had it all—he had it all. He had the brains, he had the smarts. The Bible describes him as the wisest man to ever walk the face of the planet, next to Jesus. And Solomon, I am sure that he was born very intelligent but it was more than that. You can read about this in another book of the Old Testament called 1 Kings where God says to him: Hey, whatever you want just ask me for it and I'll give it to you and Solomon asks for wisdom. God was so pleased with that that he gave it to him.

I was thinking about that this last week and I thought, "If God were to ask me for anything that I want, I'd like to tell you that I would ask for wisdom, but I don't know." I think I would have asked for the gift of flight or maybe bigger biceps or 1,000 more wishes, or whatever, but nothing as substantial as more wisdom.

Solomon did but here's the thing. Even though he had all of this wisdom it doesn't necessarily mean that he always used it. In fact there are a lot of decisions that he made where he didn't employ the wisdom that he had.

I'm guessing here that he was a good looking guy. I mean we don't have any pictures of him. He didn't have an Instagram account or anything like that. But he did have 700 wives and 300 girl friends so I'm guessing he was a little bit of a looker, alright?

He had a lot of money. We talked about this last week. If you were to take his annual salary and if you were to put it up against present day currency value, his annual income would have been about 760 million dollars a year and his net worth would have been about 2.1 trillion, which means that anything that he could think of that he wanted to experience or have he could get it. He could resource all of his ambitions and desires.

Now you and I might daydream about some things. We might aspire to some things but there are some limitations that we all have. We've got a job. We've got responsibilities. We've got a family. We are missing several zeros from our paycheck and we just can't resource all of those dreams and aspirations. Solomon could.

Just imagine that. Whatever it is that he wanted to experience he could go do it, nothing was beyond his reach. He had it all. He experienced it all. He consumed it all. There was nothing beyond his grasp and yet what he keeps saying to us over and over again is that this was actually more of a curse than it was a blessing.

See, during each of these pursuits he asks a series of really, really sobering questions. He says things like: Man, where is this going? And why am I not happy. I thought this would make me happy. It didn't make me happy. Where is meaning and fulfillment? Where can those things be found? And all of my pursuits have just whetted my appetite for more and they've just made me realize that I am not fully satisfied.

Here's his conclusion over and over again. It's that all of these pursuits are—this is the word that he says a lot throughout his writing—meaningless. It's like chasing after the wind.

Ecclesiastes is the reflection of a man who had it all and he lost it all and then he discovered at the end of his life what was truly worth having anyway. Late in life when he is wrinkled and gray and he has nothing else to lose and nothing more to prove—which I think would be a pretty season of life to be in—he begins to reflect back and he puts his life under review and he tells us what he was feeling as he was chasing all of these things under the sun.

He reminds us of the questions that he was asking and the despair that he was feeling. And it's real and it's raw and he just says it as it is. It's almost shocking the way that he says some things and for that reason there are some people who struggle and question whether Solomon really wrote the book of Ecclesiastes because this doesn't sound like it's written by somebody who is following after and trusting God.

And that is exactly the point. He wasn't. Early in his life he was. Late in life he was. Mid-life, he was not. And he's just very, very real and vulnerable. He just lays all of his cards on the table and he says: Man, this is what I was going through. And then he comes to some conclusions that you and I would be wise to pay attention to and apply to our lives.

You see, if you are not there yet one day you will be when you will ask some Ecclesiastes type questions. I know I have in my life. Whenever life gets tough, whenever it gets painful, whenever you are chasing after this thing that you thought would give you fulfillment and it didn't—you'll begin to ask some questions the way that Solomon was asking.

And Solomon continued to arrive at some conclusions. I hope that you've seen that if you've been here over the course of this series. It's not like despair, despair, despair then at the very end he caps it off with a happy ending. Ecclesiastes reads a little bit more like this. It's like up and down, up and down, up and down. So Solomon takes us down into the valleys of despair but he doesn't leave us there.

And continually, throughout the chapters, he'll say things like this. Here was the conclusion of the matter. Or here's what I came to see. And over and over again he keeps expressing this sentiment. We've seen it both weeks in all four chapters that we've been through thus far. It's simply this: trust God and enjoy life.

In fact, I'm beginning to think that this simple, yet complicated phrase is a good summary of all of Ecclesiastes. It just basically keeps coming back to this: trust God and enjoy life.

I don't know how that hits you. Maybe for some of you, you are like, "I don't know. That's not very satisfying. What does that even mean? It seems a bit vague." And Solomon is just going to continue to dive into this and unpack it.

See, here's the thing. This theme lines up with a lot of what Jesus would teach us. If you go to the gospels in the New Testament: Matthew, Mark, Luke, and John—if you were to get a red letter edition Bible, which the red letters are all of the words of Jesus, and you were just to read through all of the words of Jesus, which might be a pretty good practice here at the beginning of the year, I don't know—you'll begin to see that a lot of what Jesus says lines up with this.

Jesus would say things like: don't worry about tomorrow. Tomorrow will worry about itself; and my yoke is easy and my burden is light; and I have come to give you a full and abundant life, trust me. Trust God and enjoy life.

Now, one of the things that I failed to mention so far in this series is that Ecclesiastes is a really rare book of the Bible for a couple of different reasons. But maybe the prominent one is that God never speaks in the book. God never seems to show up. God never says anything back to Solomon, which is really unusual.

There is another book very closely associated with Ecclesiastes. It's another book in the wisdom literature of the Old Testament called Job. And there are some similarities there. Job is a very, very wealthy guy who lost it all and questions God. But at the very end of that book God clears his throat and sort of lets him have it.

In Ecclesiastes that never happens. God never speaks and it's left a lot of commentators... A lot of early church fathers were just baffled by this. You will not read very many commentaries from long ago because the early church fathers were like: we don't know what to do with this book. God never speaks.

I don't know. It could be—it could be and this is just a suggestion, my opinion—that Solomon is using this as a literary device to kind of illustrate to us that he wasn't really communicating very much with God during this time of his life. I mean he was a very bright guy, very possible. I don't know.

I like what one commentator said about this. He says a lot of the books of the Bible, specifically the gospels, give us a portrait of who God is. They are painting a picture—the attributes. In Ecclesiastes there is no portrait of God but there is a silhouette. The silhouette of God is all over this book. In fact, Solomon is demonstrating here the despair and the feelings that come with a life lived apart from God—that's what he is communicating to us.

Eugene Peterson kind of summarizes this book. He says, "Ecclesiastes functions not as a **meal** but as a **bath**." There are other books of the Bible that have a lot of substantial content. Like when you read them it feels like a meal—the milk and the meat of God's word. Romans comes to mind. It's my favorite book of the Bible and it's just dense with all kinds of content.

But Peterson says, Ecclesiastes isn't a meal like maybe the book of Romans per say but it is a bath, "It is not **nourishment**; it is **cleansing**. It is repentance. It is purging. We read Ecclesiastes to get scrubbed clean from illusion and sentiment, from ideas that are idolatrous and feelings that sicken. It is an expose and rejection of every arrogant and ignorant expectation that we can live our lives by ourselves on our own terms."

So as we come to chapters 5 and 6, if you have a Bible or a Bible app I'd encourage you to meet me there, Solomon is going to talk about the disillusionment and the dissatisfaction that often comes when we put our trust and affection (those two words are really key) trust and affection into temporary financial resources. And we've all done this to one degree or another.

So in chapters 1 and 2—just a real quick review—Solomon takes us on his life experiment. He says: man, I'm looking for meaning and purpose and fulfillment. Can it be found in the classroom? Well no. The classroom is not a bad thing but when you make it an ultimate thing it doesn't fulfill.

He says: Well can I find it on the party scene? Well, not necessarily bad, in and of itself, but when you make it ultimate the answer is: No. Can I find by throwing myself into my work? Work is not a bad thing, in and of itself, but when you seek to make it ultimate it is.

In chapters 3 & 4 last week we looked at this question of happiness and he's looking for where he can be happy. And basically what happens when you take all of these really, really good things in life and you make them ultimate things—they never fully satisfy.

Well he's going to apply the same truth except this time is to money and material possessions. And really this is the question that maybe summarizes chapter 5 and 6: How much is **enough**?

How much is enough to fully satisfy this appetite that we have to give us security, to help us with what it is that we are putting our trust in in life.

How many of you remember the very first job that you ever had growing up? Like a summer job. Maybe a newspaper route or babysitting, anybody pull down six figures on that one? Yeah, no. First jobs are not meant for that. First jobs are meant really not to make you wealthy but to teach you some work ethic and to build your character.

Some of you might have been like you just couldn't wait to get a job. You couldn't wait to earn your own money. Maybe you already had that work ethic built into you, but not me. I kind of pushed it off as long as possible. I didn't want a summer job because it just reminded me of being an adult. I felt the vortex of adulthood grabbing a hold of me and I was like, "I don't want to do it. I want to be a kid for as long as I can."

And my dad was really frustrated with me. He was like, "No, son. You're getting a summer job." So I remember right after my sophomore year in high school he told me that I was to go out and get a job. And I said, "Well, I've got basketball camp the first week of summer." And he said, "Okay. Well as soon as you get back from basketball camp you're getting a job."

I thought he would forget but he didn't. I got home on a Friday afternoon. My dad was already at work and laid across my bed was a newspaper, alright? We used to read what was going on around the world off actual paper, okay?

It was opened up to the want ads and my dad had taken, very obnoxiously I might add, a red Sharpe and he had circled all of the jobs that he wanted me to apply for. He wasn't giving me a choice. He was like, "These are the ones that you apply for."

And there was a note from him and it basically just said, "Son, don't even bother coming home tonight until you have applied at every single one of these places." And I was like, "Man, I'm not getting out of this."

So I looked down through the list and it was like a car wash, and a fast food restaurant, and a grocery store—none of them sounded appealing. But one of them was a pizza restaurant that my cousin was the manager of. So I was like, "She'll hire me. I'm her cousin."

I go. She hires me. I hated the job. All summer long I complained about it. I remember my mom saying, "Well, don't you feel like a deep sense of satisfaction that you're earning your own money. You're able to save and you just feel good about that?" And I was like, "No. Not really. No."

There was something, though, that changed a few years later when I got into college—it changed my whole perspective on work. I met a girl. And this girl was beautiful and I'm like, "Man, she is the one," I'm talking about my wife, Lindsay, alright? Some of you were worried.

I met her and I thought, "Man, that's who I want to be with." So immediately I opened the door to this question: How much is it going to require—how much money do I need to save to get a ring?

How much money do I have to have in savings to convince her father to let me marry her? How much is enough for us to get our first apartment, our first fixer upper? Or she comes home, "Surprise! I'm pregnant." How much is that going to cost?

My oldest right now he's just a few years away from college. I'm looking at that and I'm going, "Alright, how much is that going to take?"

Some of you know what I'm talking about. See once I cracked the door on that question, it barged its way in—it has made its way in and it has never left.

Now it's not a bad question in and of itself. How much is enough is actually a good question to ask. It's actually the best question when you're talking about putting together a budget or you're talking about saving—being a good steward of resources. But there is a shadow side to that question that can actually drive you to putting your trust and your affections in your temporary resources.

Several years ago there were these retirement commercials for one of the financial institutions—ironically, I don't think it's around anymore. But they had this question: What's your number? What is the amount of money that you need to save to feel secure, to feel financially independent, and to retire?

I love the commercials. Take a look at the screen. I want to show you a few seconds of it.

Video clip

"Hey Clark, what's you got there?"

"This is my number. This is the amount I need to save to retire the way I want. Is that your number? A gazillion, huh?"

"Gazillion, gazillion. It's just a guesstimation."

"How do you plan for that?"

"Oh, I blindly throw money at it and hope something good happens."

“So you don’t really have a plan.”

“I really don’t.”

End clip

So it’s a great question, right? What’s your number? How many of you are like me. You’re like looking at the guy with the orange number going, “What’s his number?” You’re sort of comparing yourself to that. We all do this. We’ve got a certain amount in our head that we think will help us no longer worry about money, it will bring security and fulfillment.

A couple of weeks ago, the first week of the series I asked this question. I wanted you to fill in the blank:

If I could only get more of _____, then life would be better.

Well here’s the question I want to us to look at today:

If I only made \$_____ per year, then I would stop worrying about money.

What would that be? Would it be 30 thousand a year? Would it be 50? Would it be 100 thousand? Would it be a gazillion? If I made a gazillion dollars a year I would stop worrying about money.

Actually they’ve done studies on this. They’ve actually polled people and the most common answer—roughly across the board—people answered: about double. Whatever they made they said, “You know what? If I could double my income I would stop worrying about money.” But I don’t know if that is true.

See, it’s a really loaded question and whatever your number is, it is chump change compared to what Solomon had. Solomon made more money than we would ever dream of making. He had more than he would ever need, but what did it do for him? Well let’s see what he has to say about it in verse 10 of chapter 5.

He says, “Those who **love** money will never have,” this is the key word, “**enough**. How meaningless to think that wealth brings true happiness!”

He just answers the question right out of the gate and he says: well the answer to the question of enough is that if you love it, it will never be enough.

So here’s the principle behind the verse. Solomon is saying: Increased wealth will never fully **satisfy** that appetite you have for security. It just won’t. It’s not meant to.

Now Solomon is not saying that money is bad and he's not even saying that having a lot of money is wrong. He had a lot of money. There are other examples in the Bible—Abraham was a very wealthy guy who honored God. Lydia was a successful business woman who had a lot of resources and was able to honor God.

He's not saying that it is wrong or bad. The problem is when we come to love it—if you love it you will never have enough. Now, here's the problem with that whole phrase. Very few of us are going to volunteer for that one. We don't see ourselves as loving money—nobody does. We're like, "I don't love money."

People who love money look like a picture of somebody rolling in it and that's just obnoxious. I don't lay around in my dollar bills and count my money and make it rain—I don't do any of that, alright? So I obviously don't have that problem. But here's the thing. All of us at one time or another have come to love money. I know that I have.

See money, in and of itself, is what we would call morally neutral. It's not bad. It's not good. It's simply a tool—and by the way it is a necessity in life. It's a necessity to provide for your needs and the needs of your family. God even tells us that he loves a cheerful giver. He wants us to be generous. Well you can't do that without money.

Here's what the love of money means. The love of money means when your heart and your hope, your joy and your comfort, your security and affections are wrapped up in the balance of your bank account.

See if you love it there is no such thing as having a number because once you arrive at a number it will change on you. It's a sliding scale upwards. That appetite, when you seek to fulfill it, is never fully satisfied and it just continues to grow.

Maybe some of you have been to Rockefeller Center in New York where they film Saturday Night Live and the Today Show and they've got that ice skating rink and that gold statue out front that is posing, not quite sure what that's all about.

It's named after this guy named John Rockefeller who was the wealthiest man in the world at that time. Somebody asked him one time how much money is enough. And he famously answered this: "Just a little bit more." Just a little bit more. He's the wealthiest guy in the world at the time.

See desire will always outpace your resources. Once you taste a little bit of it you'll want more of it. What ends up happening is that the more money you make the more money you spend. You just automatically ratchet up your lifestyle, which eliminates any potential margin that you would have had and it puts a greater amount of pressure and responsibility upon you to make more because now you've got more to lose.

Solomon says in verse 11, “The more you have, the more people come to **help you spend it.**” In my house we call these people teenagers. “So, what good is wealth—except perhaps to watch it slip through your fingers!”

So here’s the principle behind the verse: Increased wealth will always **complicate** your life.

Now I didn’t say make your life worse. I just said that it will complicate it. And having a lot of money, if doesn’t change you it will change the people around you.

Solomon wrote this in Proverbs in chapter 19, verse 4, “Wealth makes many ‘friends’...” and I love the fact that friends is in quotes. Many quote, unquote friends—people who are around you to help you spend your money.

Have you ever noticed that there are a lot of rock stars and celebrities and athletes who always have this crew of people around them? And you are like, “Man, who are those people?” Well those are the people who have volunteered to help them spend their money.

See the more that you have the longer the line of people will be who are there to cheat you, steal from you, freeload off of you, and tax you—you can count on it.

Solomon goes on in verse 12, “People who work hard sleep well, whether they eat little or much. But the rich seldom get a good night’s sleep. There is another serious problem I have seen **under the sun**. Hoarding riches harms,” who? “...the **saver**. 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.

In fact, in Proverbs Solomon said that a good person will leave an inheritance to their children’s children, which means that you are to be a good steward of money. You’ve been budgeting and you’ve been saving so that you can do that for your children’s children.

He’s saying: Man, if you put in a hard day’s work it doesn’t matter how much you make. You’re going to sleep like a baby because you have just worked really, really hard. But if you’ve got a lot of resources—here’s the principle: Increased wealth can be a big **distraction**.

Why? Well because you always have to keep an eye on it.

Forbes magazine did an article entitled “What Worries the Rich?” And I know that immediately our hearts just go out to all of the rich—all of the worries that they have. But the reason why I want to mention this article is because we all aspire to be rich but basically once we get there here’s what’s waiting for us:

“The rich say what worries them is being cheated by a dishonest financial advisor, being the victim of some sort of financial fraud, identity theft, being unjustly sued because people know they have money, or violence against themselves and their families.”

One additional thing that they say is that they are extremely worried about their kids and how their kids can handle it. They say, “Children in affluent families often have a tendency of confusing self worth with net worth.” And I would say that they are not the only ones.

Solomon goes on in verse 15 and he says, “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.**” That may be the most important sentence in the passage. Man, you just can’t take it with you.

Work as hard as you want, invest as wisely as you want, save all that you can—you can’t take it with you. There are no U Hauls being pulled behind hearses, there are no storage units in heaven, alright? You just can’t take it with you.

“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. Throughout their lives, they live under a cloud—**frustrated, discouraged, and angry.**”

He continues this in the first six verses of chapter 6 describing a person of wealth with no capacity to enjoy it. He says, “There is another **serious tragedy** I have seen under the sun, and it **weighs heavily** on humanity. God gives some people great wealth and honor and everything they could ever want, but then he doesn’t give them the chance to enjoy these things. They die, and someone else, even a stranger, ends up enjoying their wealth! This is meaningless—a sickening tragedy. A man might have a hundred children and live to be very old.”

In the Hebrew/Jewish culture a long life and lots of kids was the direct equivalent to the blessing of God in your life. Solomon says: Hey, let’s just make up this scenario. Let’s just say that you live to be 100 and you have 100 kids—you’re extremely blessed but if you find no satisfaction in life and you don’t get a decent burial, “it would have been better for him to be born dead,” in other words, never to be born at all.

“His birth would have been meaningless, and he would have ended in darkness. He wouldn’t even have had a name, and he would never have seen the sun or known of its existence. Yet he would have had more peace than in growing up to be an unhappy man. He might live a thousand years,” forget 100 years, a thousand years, “...twice over but still not find **contentment.** And since he must die like everyone else—well, what’s the use?”

Here’s the principle behind that very sobering passage: Increased wealth can **disillusion** you.

And the picture that he paints here is of people who are working their tails off trying to get that number that will bring them security and fulfillment and financial independence but they were doing it at the sacrifice of the most important things. They’re doing it at the sacrifice of their spiritual health, their physical health, their relationships—they are working really hard but they are not around for the people who matter most.

Then when you get to the end of your life, which will come sooner than you think, you can't even take it with you. Somebody else is going to spend it.

One of my favorite documentary mini-series is on ESPN. It's called *30 for 30* and a few years ago they had an episode called "Broke" and they were interviewing all of these professional athletes who made millions during their career but now they are flat broke.

They said that about 60 percent of former NBA players are broke within five years of retirement, 78 percent of NFL players go bankrupt and are facing severe financial stress within two years of retirement.

They say in the documentary, "Sucked into bad investments, stocked by freeloaders, saddled with medical problems, and naturally prone to showing off, many pro athletes get shocked by harsh economic realities after years of living the high life."

Solomon says to you and me, even though we may never make millions, that our financial portfolio—no matter how impressive it may be is ultimately as fragile and as temporary as that sand castle that we may have built on the beach on our last vacation. It takes a really long time to build but it takes a second for it to be washed away.

And he says the pressure of increasing wealth just produces more of what it was that we were trying to escape from to begin with: worry, and fear, and anxiety.

Solomon is the richest guy in the world, living the most lavish lifestyle in history and he says to us: Listen. None of it made me happy. It didn't satisfy this deep appetite within me so don't look for it yourself either.

And if you are like me, that's not very satisfying. It's basically Solomon saying to us: Hey, guys. Man, I'll tell you what, as he blows his nose with a 100 dollar bill—I tell you what, man. This doesn't make you happy. So just find something else.

"Well, that's easy for you to say. You've got all the money in the world, right? I mean, I think I'd like to try it for myself because I think maybe you're just doing it wrong, Solomon."

It's kind of like if a really good looking person comes up to you and says, "Well, looks aren't everything."

"Easy for you to say."

Or a really good athlete says, "Hey, man winning isn't everything," or, "Running a four minute mile isn't everything." It's like, "Well, I'd kind of like to try it for myself."

If Solomon just left it at that, man it would be really, really unsatisfying—frustrating. But he doesn't. Solomon, after taking us down into the valley, kind of depressing us with all of this

stuff so that we're like, "Man, what should we do?" actually points us to an answer. How do we keep these raging appetites in check?

Look at what he says in verses 18 and 19 in chapter 5. He says, "Even so," in other words he's going to turn a corner, that's what even so means, "Even so," now I can't help but notice that there is a little bit of sarcasm in this, "I have noticed one thing, at least, that is good." I'm going to point this out.

"It is good for people," now notice how similar this is to where we've already been in the previous chapters, "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." That just means—it's another way to talk about contentment.

"And it is a good thing," listen to this, and some of you were not expecting to hear this in the Bible. Maybe you grew up in a very rigid, religious, legalistic environment that actually said that money is a really, really bad thing. Listen to what he says. He says it's 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," contentment, "—this is indeed a **gift from God**."

And it's those last words there that are key to this. We have to see it as a gift from God.

In chapter 6, verse 9 it says, "**Enjoy what you have** rather than desiring what you don't have. Just dreaming about nice things is meaningless—like chasing the wind."

Man, he just keeps coming back to this refrain. Trust God and enjoy life, trust God and enjoy life. What's that mean?

Well here's the thing. All of us are trusting in something right now. Whether you've identified it or not you're living your life putting your trust in something. And if you're not trusting in God that only leaves two other options.

The first option is that you're just sort of trusting in yourself, you're trusting in your own reasoning, you're trusting in your own logic, or you're trusting in your own willpower. And ultimately what ends up happening is that you're trying to do the job that only God can do, which then creates a whole lot of pressure that you're putting yourself under, which probably explains why you're not enjoying life because you're under a ton of pressure because you are trusting in yourself.

If we're not trusting in ourselves, the next place where we can put our trust in is money and material possessions, which are not bad. But when we do that, when we are making those things ultimate in our life, it's where we put our trust and affection—the Bible calls that worship.

Worship has very little to do with singing. Singing is one expression of it but worship is where you put your trust and your affections. And basically Solomon says to us: Man, don't put it in the gift. The gift is temporary. The gift is fragile. The gift can be taken. The gift won't do for you what you thought it would do. Put your trust and affections in the Giver of the gifts, who can bring meaning into your life through those things.

So here is the principle. If I could just say it in a sentence: Wealth is a gift that I **manage**.

That's a key word. I don't own it. I don't just possess it for myself. I'm managing it. What this means is that from the very first paycheck that you ever earned on that paper route, babysitting, bagging groceries—whatever it was—all the way to the last paycheck that you'll collect right before you retire, all of that has been entrusted to you by God and he wants you to manage it.

He wants you to manage it well. He wants you to use it for yourself, to provide for your family. He wants you to be generous with it. He wants you to build into his kingdom and to meet the tangible needs of others and he wants you to enjoy it. He wants it to actually be something that would be a good foundation for your life, not something that would rob you of peace.

So he says: Man, I've entrusted this to you. Man, don't worship the gift. Worship the Giver of the gift and then it will bring meaning into your life.

I remember when the first time this struck me and came home to me. I was in middle school and my mom was making dinner and she ran out of milk. And she said, "Aaron, would you please get on your bike, ride down to the gas station, and get me a gallon of milk." And she handed me a 10 dollar bill.

I hopped on my bike. I road down and got the milk. I headed up to the cash register and I saw the baseball cards in the aisle. And I was like, "Oh, man. I could probably pick up a few packs of baseball cards with the change. I don't think my mom would mind." So I did and went up to the counter.

I got home and I had the baseball cards in my pocket. She said, "Where's my change?" I put some coins on the counter. She was expecting some dollars. And she said, "Well, where is the rest of my change?" And I said, "Well, I don't have it. That's all that I have."

And she was like, "Well, milk doesn't cost that much." And I said, "Well, I picked up some packets of baseball cards." And she goes, "You did what?" And I was like, "Well, is that bad?" I thought maybe she would want me to have them.

She goes, "Why would you do that?" And I had the gall—and this kind of shows you that the frontal lobe hadn't been developed yet—I looked at my mom and I said, "Well, mom. It's like my reward for getting you the milk."

She did one of these. Maybe some of you can relate. She goes, “Dear. Dear, get in here. You need to talk to your son.” And you knew that whenever your mom said that, that was not good, alright?

I remember them sitting me down at the table and they said, “How could you do this?” And I was just like, “What? I don’t understand. I thought like “me casa su casa” like what’s yours is mine.”

I’ll never forget my dad looking me right in the eye and he said, “Son. There is one word for what you have done. You’re a thief.” And I remember it was like he punched me in the soul because I did not see myself as a thief. And he’s like, “That’s exactly what you did.”

He said, “If you would have asked your mother if you could pick up some baseball cards ahead of time, if you would have gotten permission and she would have granted it to you as a gift—that’s a different thing. You took matters into your own hands. You were acting like the owner of that money. You were not the owner, you were the manager.” And for the first time I saw what I could never see.

Do you know that God says the exact same thing to those of us who are followers of Jesus? He basically says: Listen. What I have entrusted to you, what I’ve granted to you, what I’ve given to you—whether it’s a little or a lot—is not yours.

I’ve given it to you to manage, temporarily, during your brief eight or nine decades on this planet and I want you to manage it well. And I don’t want money to hi-jack your heart. You see, where your treasure goes there your heart will follow. It’s never the other way around.

In fact God even goes as far as to say in Malachi: My people are stealing from me. How? Well they are actually using the money that I’ve entrusted to them and they are acting like owners.

I know that some of us have sort of a love/hate relationship with this whole idea of tithing, but you know that’s really what the tithe is all about. It’s about putting your trust in the fact that God can provide better for you and your family with 90 percent of your income than what you can do for you and your family with 100 percent.

Some of us don’t believe that. And that’s why it’s the only time in Scripture God double-dog dares you to test him in it. He says: Man, just test me in this. This is nothing. I could do this blindfolded with both hands tied behind my back, alright?

And I would just say to some of you that, if you have not trusted God with the tithe, here at the beginning of the year just try it. Just try it. Just try it for six months and see what he might do.

I love how this guy named Paul counsels a younger pastor named Timothy in 1 Timothy, chapter 6. Notice how this lines up so well with Solomon’s teaching.

He says, “Teach those who are **rich in this world**,” which, by the way would be all of us. If you live in the western world and you’ve got a roof over your head, and you’ve got a spare pair of clothes in the closet, and food in the fridge—that’s you.

Not to “...be proud and not to trust in their money, which is so **unreliable**. Their trust should be in God, who **richly gives** us all we need for our enjoyment. Tell them to use their money to do good. They should be rich in good works and generous to those in need, always being ready to share with others. By doing this they will be storing up their treasure as a **good foundation** for the future so that they may **experience true life**.”

He’s talking about security here. He’s talking about the only way that you will find fulfillment.

So how do we manage these resources well? Let me give you five real quick things. If you want to take out your phone you can take a snapshot of the screen. But here’s, basically in a nutshell, how the Bible teaches us to manage money.

Earn it honestly.

Work hard, don’t cut corners, be honest—especially if you are a follower of Jesus.

Here’s the next one: Give it generously.

Premeditate your generosity. Let it be the first thing in your budget not what’s left over.

The next one is: Multiply it gradually.

Proverbs has a ton of wisdom on this. Just save little by little. Let compound interest work for you. Don’t try to get rich quick. It’s not found in the Lotto, it’s not found in waiting for your rich uncle to kick the bucket and leave all of his money to you—no, just multiply it gradually.

Provide with it joyfully.

This is the one that I’ve got to work on, man. It’s so easy for me to like be wrapped up in budgets, and money, and spending, and all of that kind of stuff and there are times when I just start to sound like my dad with my kids, “Man, you kids are going to eat me out of house and home.” What in the world does that even mean? I don’t even know what it means, but I’ll say it, right? It’s like, “You’re keeping me in the poor house.” And they need to actually see me provide for them with some joy, some spontaneous generosity.

Here’s the last one: Enjoy it wisely.

That’s where a budget comes into play. When you’ve created enough margin that unexpected things like cracks in the windshield and flat tires and hospital bills aren’t going to ruin you because you’ve been planning for them wisely, you can enjoy money with your family.

Here's the thing. Jesus is the ultimate model and motivation for all of this. And if anybody could have lived an entitled life it would have been Jesus. But he didn't. He gave up everything so that he could be as generous with you and me and do for us what we could never do for ourselves.

It does not matter if you have a little or a lot, money and material possessions can still become your primary source of trust and affection—it's just called worship. And God is just simply inviting us to redirect that worship. Just simply redirect it.

He wants to free you from these raging appetites that are connected to financial resources that just never fully satisfy. Why? Because they are temporary and because they are unreliable. And right here he gives us the equation to building on a good foundation. So let's build well. Let's build well and not put our trust and affections in the gift, but in the Giver of the gift.

Let's pray together.

Father, we come to you right now and I know that the subject of money and material possessions is something that we most likely think about on a daily basis. And that's not necessarily bad. That's just something that is necessary to do as we seek to be good stewards of the money that you've entrusted to us to provide for our families, to stay out of debt, to work a budget.

But God, there is a shadow side to it in that we can allow ourselves to get too wrapped up in it so we simply today want to put you back in your place—the place where our worship is directed, the place where our trust and affections go.

So Father, we come to you right now and we ask that you would meet us in this place and that your Spirit would be welcome here and that you would do a work within each one of us. We thank you for the gift but we thank you most of all for who you are. We ask this right now in Jesus' name. Amen.

