

"What Money Can't Buy"

Ecclesiastes 5:8-20

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Can money buy happiness? Does the money you have enable you to find satisfaction in life? Or would you be happy and satisfied if you had all the money you wish you had? There are people who think the answer is yes. For example, someone remarked, "Whoever said 'Money can buy happiness didn't know where to shop.'" Gerald Brenan said, "Those who have money think the most important thing in the world is love, the poor know that it is money."

Yet, most Americans, especially most Christians, reject equating money with happiness. For example, one survey reports only 11% of Americans believe that wealthy people are usually happier than other folks. However, it seems we often think that even though most people would not be happier with more money "I would be a happier person if I had a bit more."

The same survey showed that 76% of the people agreed with the statement, "Having money gives me a good feeling about myself." And when asked if they could change one thing about their lives, 64%, almost 2/3, responded that they wanted to have more money. I suspect that many of us do sometimes think, "Yes, I'd be a happier person if I had a bit more money."

One individual who was convinced money is *not* the key to happiness was King Solomon. This morning as we continue our journey through the Old Testament book of Ecclesiastes, we come to an extended discourse by Solomon which is titled in my Bible, "Riches are meaningless." Our text is Ecclesiastes 5:8-20. If you have your Bible, you can turn there.

Whether you personally think that more money would make you happier or just happen to have "a friend" who thinks that way, I believe we all need to listen closely to what the Lord says to us through Solomon this morning. Let's pray that He would do that.

Before we look at the text, I want to point out a couple of reasons why Solomon is an expert on money and its value, and why we should pay close attention to what he says.

First, Solomon writes the book of Ecclesiastes under the inspiration of God's Spirit. The words we read today are not just Solomon's, but also God's. Thus, what's taught in this passage about money is certainly true because God cannot lie nor be mistaken. God is the ultimate expert on every topic in the universe, including money.

The second reason why Solomon is an expert is because he was an extremely wealthy man. His soldiers carried shields made of gold. Income was about \$60 million in today's money. His property included parks, a zoo, an incredible temple, a house like a castle, lavish resorts and riding stables. We're talking "extremely rich."

One thing which made his wealth unique was that no one else in his day even came close. I maintain Babe Ruth was the greatest homerun hitter of all time. Yes, in 2001 Barry Bonds hit 73 hours, but Sammy Sosa had 64 that year, and two other players had over 50. In contrast, in 1921 when Babe Ruth hit 59 hours, the next highest total was 24. There were five seasons where Ruth hit more hours than over half the teams in Major League Baseball.

Likewise, wealth can be measured not just by how much someone had, but by how much that person has compared to everyone else. And no one had nearly as much as Solomon.

When the Queen of Sheba, who has pretty substantial wealth of her own, visits Solomon in 1 Kings 10, she is absolutely overwhelmed by the extent of his riches. Elon Musk has a lot of money, but people like Jeff Bezos and Warren Buffett are not exactly in awe of Musk's wealth. J. D. Rockefeller was the world's first billionaire, but Mellon, Carnegie and others were not that far behind.

Solomon was playing in a totally different league than everyone else in his day when it came to wealth. Thus, he may have been the richest person to ever live. Solomon knew what money could buy, because he had most of it. His words are rooted in very real and practical experience. He is clearly an expert to whom we should listen.

Okay, let's look at our text. **Ecclesiastes 5:8,9a 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. The increase from the land is taken by all.** Solomon's point is some wealth, not all, but some, is gained through oppression and taking advantage of others. If you have gained your wealth that way, it is not a good thing. Then Solomon comes to the theme statement in verse **Ecclesiastes 5:10 Whoever loves money never has enough; whoever loves wealth is never satisfied with their income. This too is meaningless.** (Hevel)

How true! When Rockefeller was asked how much money would be enough, his very serious reply was "Just a little bit more." Satisfaction, contentment, happiness often seems to be just beyond the reach of those who try to purchase it.

We need to remember it is not just rich people who love money and wealth. As August said, "The love of money is not a matter of income but of desire." Some who have a lot of money have learned, sometimes the hard way, that there is much more to life than money. They understand wealth is something to use and that it is God and people who are worthy of our love.

Others, however, don't have a lot of wealth, but they love the little they do have a great deal. Others simply love money they don't have, but want, and spend hours dreaming what it would be like to be wealthy or singing, "If I Were a Rich Man," to themselves.

Rich and poor, young and old, good Baptists and Pagans can all fall in love with money. But no matter how much you have, if you are in love with money, it will never be enough, it will never bring satisfaction, and it will never buy happiness.

Solomon then gives us five reasons why having wealth, a lot of money or possessions is meaningless and fails to bring happiness.

#1 Being wealthy can be expensive. Ecclesiastes 5:11 As goods increase, so do those who consume them. And what benefit are they to the owners except to feast their eyes on them? What does he mean? Well, Bill McDonald puts it

more bluntly. *"When man's possessions increase, it seems there is corresponding increase in the increase, it seems there is a corresponding increase in the number of parasites who live off him: management consultant, tax advisors, accountants, lawyers, household employees and sponging relatives."*

Solomon points out just one of the reasons why as income increases, so do the expenses. I often hear about someone who moves down to the Twin Cities, gets a great paying job, is making way more money than before, but because of the higher cost of living, still doesn't have enough money, being wealthy can be expensive.

#2 Money cannot buy a good night's sleep. Ecclesiastes 5:12 The sleep of a laborer is sweet. Whether they eat little or much, but as for the rich, their abundance permits them no sleep. Solomon might be somewhat envious of the person who can work an 8-hour shift come home and leave the work behind.

He knows that getting wealthy or staying wealthy can often be a 24-hour a day job. Peace of mind, an ability to relax and a good night's sleep often elude those who have a lot of money.

#3 Money cannot buy security. Ecclesiastes 5:13,14 I have seen a grievous evil under the sun: wealth hoarded to the harm of its owner, or wealth lost through some misfortune, so that when they have children there is nothing left for them to inherit. Someone may work hard, fight their way to the top, make a ton of money, but here is no way to guarantee this money will be there tomorrow.

A stock market crash or bad investment can deplete years of savings. A fire, tornado or thieves can wipe out a huge portion of our wealth in a split second. Maybe we think we have plenty of money in the checking account, but unexpected medical bills or even care repairs can drain that so quickly. Some people try to buy lots of insurance to cover themselves against adversity, but there is no way to totally protect ourselves from financial ruin. Money can evaporate much more quickly than it can be earned.

#4 Money can not prevent death, and once we die, money doesn't matter one bit. Ecclesiastes 5:15

Everyone comes naked from their mother's womb, and as everyone comes, so they depart. They take nothing from their toil that they can carry in their hands.

A museum in Deadwood, South Dakota, displays this inscription left by a prospector: *"I lost my gun, lost my horse. I am out of food. The Indians are after me. But I have still got all the gold I can carry."* Friends that gold was worthless in preventing death and it was worthless once death struck. Hearse never pull U-Hauls.

I think I've told you about the man who was delighted when the Lord gave him permission to bring a suitcase full of gold into heaven. However, he was dismayed when he arrived to learn that the only thing gold was used for in heaven was paving the streets. U.S. currency and even gold bullion are worthless in the next life, whether in heaven or hell.

#5 Money cannot buy good relationships. Ecclesiastes 5:16, 17 This too is a grievous evil: As everyone comes, so they depart, and what do they gain, since they toil for the wind? All their days they eat in darkness, with great frustration, affliction and anger. They eat in darkness by themselves. The marriage falls apart, the children rebel. There are no friends that can really be trusted.

I think of Howard Hughes, a billionaire who was so reclusive that for 15 years no one knew if he was still alive, much less how he looked or behaved. His wife first lived in a separate house, then divorced him. His former employees felt nothing but disgust for him.

One of the first millionaires I knew was a man who owned the furniture store I worked at while I was in college. He was an older man, had little to do with the daily management of the store, but he would come into the office at 9:00 am and leave at 9:00 at night. The only time he talked to his wife is when he took her out for dinner each Friday evening. He admitted he would have liked to divorce her, but of course if he did that, she would get half of what he had. Money cannot buy love.

There are five reasons why money cannot buy happiness. There are other reasons as well, and in Ecclesiastes chapter 6 Solomon mentions some of

these, but we won't go through that today. Solomon would agree with the person who wrote, *"Money will buy a bed, but not sleep; books, but not brains, food, but not an appetite; fashion, but not beauty; a house, but not a home; medicine, but not health; amusement, but not happiness."*

He would also agree with Ben Franklin, a man not known for his piety, but someone who understood the limits of wealth. Franklin said, *Money never made a man happy yet, nor will it. There is nothing in its nature to produce happiness. The more a man has, the more he wants. Instead of filling a vacuum, it makes one. If it satisfies one want, it doubles that want in another way.*

We are left with a big question, however. If happiness cannot be purchased, where can we find it? Solomon gives us an answer. **Ecclesiastes 5:18-20 This is what I have observed to be good: that it is appropriate for a person to eat, to drink and to find satisfaction in their toilsome labor under the sun during the few days of life God has given them—for this is their lot. Moreover, when God gives someone wealth and possessions and the ability to enjoy them, to accept their lot and be happy in their toil—this is a gift of God. They seldom reflect on the days of their life, because God keeps them occupied with gladness of heart.** Happiness, Solomon says, is a gift from God. We cannot buy it with money.

But the Lord offers it to us by His grace. In these verses Solomon notes three ways God grants happiness.

#1 Through fulfillment in work. Solomon's basic point, one echoed throughout the scripture, is that our work becomes significant and fulfilling when we understand it as out calling from God.

Our opportunity to earn money brings satisfaction when we realize this money can be used to meet the needs of our family, to help the poor, and to support the work of Jesus' kingdom. Friends, when we are doing the work God call us to do, there is joy to be found in it. We may need to look for it a bit, but we can be confident that the joy is there.

#2 Way God grants happiness is through the enjoyment of what we possess. **Ecclesiastes**

5:19a God gives someone wealth and possessions, and the ability to enjoy them.

Wealth we have is a gift from God, as long as we have not obtained it by taking advantage of others or by neglecting our responsibilities to our family and church.

Wealth given to us by God can be enjoyed. It is okay to spend money we have earned to buy things we enjoy. The Bible doesn't require us to take vows of poverty. It doesn't tell us to always wear clothes we get at Goodwill or ride a bike instead of driving a car. If God calls you to do that, great, but these are not Biblical commands.

However, we do need to keep in mind, as Jesus said, "it is more blessed to give than receive." It should give us joy to see our money used to meet the needs of others. We should feel even better seeing our money used to finance the kingdom's work through this church and other Christian ministry. Money and possessions are meant to be enjoyed; we just need to make sure we invest them wisely.

#3 Way God grants us happiness is through contentment. **Ecclesiastes 5:19 When God gives someone wealth and possessions and the ability to enjoy them, to accept their lot and be happy in their toil—this is a gift of God.** Learning to be grateful for what we have, rather than longing for what we don't have, is a key to happiness. In fact, being content almost equals being happy. Whether we are talking about our income, job, marital status, geographical location, or even our physical condition. We all need to learn to be content. That doesn't mean we should not seek to improve our situation. It simply means we should be grateful and rejoice in what God has given us. To sum up, instead of thinking that having more money will make us happy, Solomon tells us to find happiness by being satisfied with our work, enjoying and being content with what we have, rather than worrying about what we need to have.

Today, we have explored what Solomon has to say in Ecclesiastes 5. Many other passages of scripture, especially in the book of Proverbs and in the New Testament, have much more to say about money. (This fall we hope to have a Sunday School class that will provide some very practical advice on how to use money in a way that honors

the Lord.) Today. Let me close with two crucial truths we all need to keep in mind.

#1 Our attitude toward money needs to be based on what the Bible teaches, rather than on what other people think. H.L. Menken, said, *"The chief value of money lies in the fact that we live in a world where its worth is overestimated."*

He was right. Most of the people in our society place much too great a value on money. Though they may deny it, many have fallen into the trap of thinking it will buy happiness. A lot of people have fallen in love with money.

Folks, be careful. Your parents, your friends at work or school, even your friends at church may have very wrong distorted attitudes about money. Don't follow them. Search the scriptures and ask God to help you develop an attitude about wealth that is pleasing to Him.

One of the most important things in life is to learn the true value of money, to be able to distinguish what it can buy from what it cannot buy. We each need to ask God to help us to understand that difference. We also need to ask the Lord to free us from the love of money, and to help us instead become true lovers of God.

#2 Don't ever think you can somehow use money to purchase the salvation of your soul. You will never be able to get into heaven because of your money. When you die and stand before God, He will not ask you what your net worth is. Simon the Sorcerer, in Acts 7, made the mistake of thinking God's favor could be purchased with money. He was not the last to be so foolish. Some have thought buying indulgences from the church would enable them to escape purgatory and enter heaven. Others think if they give a lot of money to good causes, God will be so impressed He'll let them in heaven, because they are so kind and generous.

The distorted attitude about money that dominates our culture, our tendency to grossly over exaggerate its value, can corrupt our understanding of the gospel. God offers His grace to us freely. Oh, our salvation is not cheap. I was purchased by Jesus Christ as He shed His blood and died on the cross. But money has nothing to do with it.

As **Isaiah 55:1** says, **“Some, all you who are thirsty, come to the waters; and you who have no money, come buy and eat! Come, buy wine and milk without money and without cost.** In His grace God freely grants salvation to all who trust in Jesus Christ. And friends, if you have not received that free gift, there is no better time to do that than today.

No matter who you are, no matter how much money you have or don't have, no matter what you have done or not done, God's salvation will be yours if, as the Lord enables, you turn to the Lord Jesus and embrace Him as Savior and Lord. If you are not sure what that means, please talk to me or one of the other pastors real soon.

Oh friends, money cannot buy happiness, but praise God, this true happiness, this eternal joy, will be yours, if you are trusting in the Lord Jesus. Some of that joy will have to wait until heaven, but some of it is meant to be experienced now. May the Lord help us, help you, realize and remember that the Lord Jesus is indeed the great treasure, the pearl of great price, who offers more joy, who offers better joy, than all the money in the world could every buy. May you experience that joy today, and in all the days ahead.