

**“He who loves money will not be satisfied with money.” —Ecclesiastes 5:10 (NASB)**

Howard Hughes was one of the most envied men in the world. A business magnate, film tycoon, financial investor, and aerospace engineer—most people thought he had it all. He possessed a level of talent, wealth, charisma, and influence that are rarely all found in one and the same person.

But contrary to how he looked on paper or in the media, Howard Hughes was about as far from contentment as one could possibly be. Six months after his death on April 5, 1976, *Time Magazine* released an article which began to peel back the veneer. Entitled “The Secret Life of Howard Hughes” (published December 13, 1976), the article shed light on the sad state of the last fifteen years of Hughes’ life:

He was the world’s ultimate enigma—a man so secretive, so hidden from view that no outsider could say with certainty even whether he was alive, much less how he looked or behaved. He was one of the world’s richest, most imperious, capricious, outrageous, eccentric and powerful men. . . . Yet for all his power, he lived a sunless, joyless, half-lunatic life in those same hideaways, a virtual prisoner walled in by his own crippling fears and weaknesses. Once a dashing, vibrant figure, he neglected his appearance and health during his last 15 years until he became a pathetic wraith. . . .

Hughes was hooked on drugs. After he moved into the penthouse atop Las Vegas’ Desert Inn in 1966, he was consuming vast amounts of Empirin and later Valium. While beneficial for headaches and nervousness when taken in small amounts, overdosage causes dozing and mental lapses. Later Hughes began openly injecting himself—often in the groin—with hypodermics filled with a clear [and unknown] fluid. . . . His drugs, “my medication,” were kept in a metal box that was always taken with him. Whenever he was flying from one hideaway to another, Hughes would clasp a Kleenex box containing his syringe and would take several shots in a five-or six-hour period.

Hughes’ physical appearance was horrifying. His straggly beard hung to his waist; his hair reached mid-back. His fingernails were two inches long, and his toenails grew and grew until they resembled yellow corkscrews. When he was still able, he walked with a pronounced stoop. Often he went naked. Sometimes he wore a pair of drawstring white underpants (he had an aversion to buttons, metal snaps and zippers). . . .

Although four doctors rotated in taking care of Hughes, his medical condition was appalling. His former 6-ft. 4-in. frame had shrunk three inches, and his weight fluctuated between a high of 130 lbs. and a cadaverous 90 lbs. He suffered variously from anemia, arthritis and assorted other ills. Nothing plagued him more than constipation; at one time, he sat on the toilet for 72 straight hours, occasionally propping himself on a chair set next to him so he could support himself while dozing.

The final years of Hughes’ life vividly illustrate the kind of existence described in Ecclesiastes 5:8–20. Like the man of greed Solomon describes in this text, Hughes’ “love of money” (v. 10) led him to the point where he ate “in darkness with great vexation, sickness, and anger” (v. 17). But Solomon’s purpose in this section is not merely to decry one of the dominating sins of mankind—greed. His purpose is also to provide the alternative: a life of contentment filled with joy and gratitude, a life where the object of one’s love is not money, but God.

### **I. Greed’s Institutional Prevalence (5:8–9)**

Verse 8 begins a new section in the flow of Ecclesiastes. After treating the topic of worship in 5:1–7, Solomon now turns to the issue of *greed*. As Richard Belcher notes, the whole text from 5:8–20 “deals with the problem of human insatiability and the lack of contentment” (*Ecclesiastes*, 204). In vv. 8–9, Solomon first observes this iniquity as it exists in human government.

As one who had an expansive awareness of the governments in existence in the world at the time, Solomon is uniquely qualified to render judgment. His words capture what was undoubtedly the case even within his own administration in Israel: **“If you see oppression of the poor and denial of justice and righteousness in the province, do not be shocked at the sight; for one official watches over another official, and there are higher officials over them” (v. 8).**

Solomon already decried the consequences of oppressive government in 4:1–3, emphasizing the fact that injustice tends to leave its victims to suffer in loneliness. Here Solomon decries another aspect of oppressive government: that its officials exist to advance their own interests, line their pockets, and preserve their power. Ruling officials have each other’s backs and assist each other in taking advantage of insider knowledge and irresistible authority. The lower officials extract the payments and pass them up the ladder. The higher officials provide protection for those below, sharing a portion of the illicit proceeds. The cycle continues higher and higher, functioning like a giant pyramid scheme. Rather than serving the *good* of their people, governments in the world “outside the Garden” tend to *pillage* their people, and it all arises out of deep-seated *greed*. (For a prophecy of how this would happen to the nation of Israel itself, see 1 Samuel 8:10–18.)

Solomon certainly understood that authority is delegated by God and must be respected (e.g., Proverbs 24:21–22; see also Daniel 2:37–38 and Romans 13:1–7). Yet Solomon is painfully aware of the extent of **human depravity**. Wherever humans rule, there is greed. Consequently, “do not be shocked at the sight” (Eccl 5:8). Solomon is not resigning the reader to ambivalence but preparing him for reality. (Solomon’s observation provides one of the strongest arguments for limited government. The potential for greed-inspired oppression multiplies as the number of government offices and officials increases.)

What Solomon then says in v. 9 is difficult to interpret. A survey of several translations reflects the difficulty:

- NASB: “After all, a king who cultivates the field is an advantage to the land.”
- LSB: “But the advantage of the land in everything is this—a king committed to a cultivated field.”
- ESV: “But this is gain for a land in every way: a king committed to cultivated fields.”
- NIV: “The increase from the land is taken by all; the king himself profits from the fields.”

In short, the challenge is understanding the relationship between v. 9 and v. 8. Is v. 9 a *continuation* of v. 8 and Solomon’s alarm at how pervasive greed is within government that even “the king” steals profit from the farmer? This understanding would be supported by referencing 1 Samuel 8:10–18. Or is v. 9 a *contrast* to v. 8, an expression of Solomon’s gratitude that there is an office that is intended to limit government’s greed, namely, a “king” who responsible to defend the rights of the field laborers? This understanding would be supported by referencing Proverbs 23:10–11 and 29:4. Probably the latter is what is in view here, leading to the affirmation of the LSB translation: **“But the advantage of the land in everything is this—a king committed to a cultivated field.”** For Solomon, the check against the predatory greed of the government was a righteous head of state who took the protection of his citizens’ rights seriously.

## II. Greed’s Individual Experience (5:10–17)

But we must not think that human hierarchies of authority provide the only soil where greed thrives. Greed’s roots originate in the very heart of the natural man. In vv. 10–17, Solomon looks at the prevalence of greed in the ambitions and affections of everyday men, drawing out **six lessons to learn about the folly of greed**.

- A. **Greed never satisfies.** Solomon begins with an assertion that sets the tone for the rest of the section: **“He who loves money will not be satisfied with money, nor he who loves abundance *with its* income. This too is vanity” (v. 10).** He uses three terms to describe the object of the natural man’s “love”: “money,” “abundance,” and “income.” How much of these things is enough to make a man happy? The answer of John D. Rockefeller illustrates greed’s insatiability:

“Riches and contentedness are like two buckets; while one comes up full the other goes down empty.”  
—Thomas Adams

“Just one more dollar.” Solomon concludes that this kind of a life is as enduring as a vapor of breath.

- B. **Greed comes at a cost.** An increase in the supply of riches is followed by an increase in demand for those riches. Thus, those whose affections are set on accumulating wealth will find themselves paying a hefty price: **“When good things increase, those who consume them increase. So what is the advantage to their owners except to look on?” (v. 11).** Solomon here speaks of the *consumers* that are attracted by those who accumulate more and more money. Dependents come out of the woodwork—whether family members, friends, neighbors, or tax collectors (see Proverbs 19:4). The bigger the profit, the greater the attention and expectation. Indeed, success in the accumulation of wealth damages more relationships and fosters more feigned friendships than adversity.
- C. **Greed inflicts a toll.** Not only does greed affect relationships (v. 11), it inflicts a toll on one’s health: **“The sleep of the working man is pleasant, whether he eats little or much; but the full stomach of the rich man does not allow him to sleep” (v. 12).** The “rich man” is the same man described in v. 10 who “loves money” (v. 10). Having acquired enough of it, he is able to generate wealth passively. He retires early from work. But though he experiences abundance (“the full stomach”), his anxiety over the state of his assets ruins his sleep. What he thought would make him better made him sicker (“influenza”). On the other hand, the “working man” (not the “lazy man”) who has less and must work for everything he puts on the table sleeps soundly, even if at time he does not have enough to fill his stomach (“eats little or much”). Thus, the working man can rest at night while the rich man cannot—an apt summary of the plight of the rich and famous.
- D. **Greed clouds judgment.** Solomon now tells the story of a *hoarder*, and he calls what that hoarder does “a grievous evil” (painful to observe): **“There is a grievous evil which I have seen under the sun: riches being hoarded by their owner to his hurt. When those riches were lost through a bad investment and he had fathered a son, then there was nothing to support him” (vv. 13–14).** Through this illustration Solomon contends that the mere *accumulation* of riches—rather than the *employment* of riches—leads to “hurt.” God never designed wealth and success to be enjoyed by the owner alone. He designed it to be managed in such a way that it would overflow to benefit others in some way. After all, this is *who God is*. All the good things that His creatures enjoy flow out of the abundance of His character.  
  
As an symptom of this *hoarding*, the man Solomon describes invests his money in a “bad” or risky venture (v. 14). In short, the man gambles—and loses. As a result, “then there was nothing to support” the son he had fathered (cf. Prov 13:22a). The moral of the story? Greed clouds judgment, making men particularly vulnerable to get-rich-quick schemes and financial ruin.
- E. **Greed does not account for death.** As the saying goes, you will never see a U-Haul behind a hearse: **“As he had come naked from his mother’s womb, so will he return as he came. He will take nothing from the fruit of his labor that he can carry in his hand. This also is a grievous evil—exactly as a man is born, thus will he die. So what is the advantage to him who toils for the wind?” (vv. 15–16).** As Solomon observes, a greedy man is unwilling and incapable of coming to terms with the reality of death. He refuses to think about it, talk about it, or plan for it. Instead, he convinces himself that death is still far off and that he has the time to go out and get that “one more dollar.” But death—the wages of sin (Genesis 3:19; Romans 6:23)—is the most important reality with which man must come to terms. It is the great liquidator of wealth and so the great enemy of greed. All who die, die with nothing (Job 1:21; 1 Timothy 6:7). To ignore this is to try to corral the wind.
- F. **Greed sickens the soul.** Solomon concludes with a final lesson to learn: **“Throughout his life he also eats in darkness with great vexation, sickness and anger” (v. 17).** This is the Howard Hughes ending to Solomon’s depiction of the life of greed. Such a man eats “in darkness”—due either to his stinginess (he won’t even light a candle) or his loneliness (he has no family or friends). Moreover, he eats “with great vexation, sickness, and anger.” The greedy man’s life leads him to social, spiritual, and emotional bankruptcy.

### III. Greed's Supernatural Alternative (5:18–20)

It doesn't have to be this way. Commentator Charles Bridges aptly describes the transition to the final paragraph of the section: "A bright vision comes before the wise man, in contrast with the frowning cloud just before" (*Ecclesiastes*, 119). There is a path to satisfaction. It has just been proven that the "love of money" (avarice) will not point the way. But neither will the "denial of life's pleasures" (asceticism). So where, exactly, is this path? The answer is found in the word repeated *five times* in these three verses: **"God."** The alternative that Solomon prescribes is a life which has God—not money—as the focus of one's affection (Solomon expresses it elsewhere in the book as the *fear* of God, e.g., 12:13).

Satisfaction is found in recognizing that God is a gracious provider who gives good gifts to His children to be received and enjoyed with thanksgiving. When one's orientation to God is right, then it can be **"good and fitting" (v. 18)** to enjoy both the simple things of life ("to eat, to drink") and that which provides those things ("one's labor"). Since life is short ("the few years"), these things should not be hoarded but enjoyed—rightly stewarded in honor of God's goodness and His purposes.

Moreover, one must recognize that God **"has given riches and wealth" (v. 19)**. In other words, it is His prerogative to distribute wealth as He sees fit. As He does, He provides the wisdom and means to enjoy them appropriately. Therefore, whatever man receives, large or small, he is to receive it as "the gift of God"—with contentment.

Finally, for the one who orients himself appropriately to God as the giver, **"he will not often consider the years of his life" (v. 20)**. Instead of contradicting what he just said in v. 18, this verse wonderfully complements it. When the child of God accepts the brevity of life and humbly receives from God all that He gives, he does not hoard, fret, or envy. He lives *coram Deo*—before the face of God: "God keeps him occupied with the gladness of his heart." Daniel Estes summarizes this point well: "When humans enjoy life as God's gift, they remain aware of their mortality, but they are not oppressed by the thought of it. This enjoyment enables humans to keep life and death in the proper perspective" (*Handbook on the Wisdom Books*, 334).

#### Hear the Preacher!

1. Look to God.
2. Confess, repent of, and mortify your greed.
3. Acknowledge your limitations.
4. Put on contentment.
5. Enjoy God's gifts.

#### For Discussion

1. How would you answer the question, "How much money does it take to make a man happy?"
2. Review the six lessons about greed taught by Solomon in *Ecclesiastes* 5:10–17. How many of those lessons have you learned the hard way? How many of those lessons are still difficult for you to accept?
3. If you struggle with sleep, how much of your sleeplessness is caused by an unhealthy attitude toward wealth?
4. Based on Solomon's teaching in *Ecclesiastes* 5 and other teachings of Scripture, explain why get-rich-quick schemes, including gambling, are symptoms of greed.
5. Read *Matthew* 6:19–34 and *1 Timothy* 6:6–11. What are the main principles that Jesus and Paul emphasize related to wealth? How do they correspond with Solomon's teaching in *Ecclesiastes* 5:8–20?
6. How can you work to cultivate contentment and true enjoyment in your life?
7. What changes do you need to make in order to apply Solomon's exhortation to *enjoy* the simple things in life to the glory of God?

**Audio, Video, and handouts for this session:** [gracechurch.org/motw](http://gracechurch.org/motw)

**Next meeting:** January 31, "Evening of Hymns"