

Faith -- Works: James / The Rich -- The Rest (James 5.1-6)

July 31, 2016

Now, we've been working our way through the book of James this summer, and this morning we start into the last chapter, chapter 5. And I suspect that, because you are here today, you probably didn't read ahead. Truth is, I did read ahead, and I probably wouldn't be here today except I am the preacher, and the elders get kind of grumpy when I skip out. Now this has been a good study. James is chock full of great stuff, immensely practical, and we've gotten a lot of great feedback on this study – it's helping people. But chapter 5, verses 1-6? Well, I'm just glad you didn't read ahead.

But before we read these verses together, I want to go back and pick up an idea James keeps coming back to, that sets up where we'll go today. Back in chapter 3 we contrasted two kinds of wisdom. James says there is a God kind of wisdom, which says that life works best when God is at the center, when life is for God; and there is a world kind of wisdom, which says that life is about me, it's about what I want, what I like, what's best for me. James says, when your life is about God, the outcomes are strength, and courage, and peace – that's why it is "wise." And he says, when your life is about you, the outcomes are jealousy, and bitterness, and disorder – that's why it is stupid.

And then in chapter 4 James describes what happens when we bring this attitude of "it's all about me, what I want, what I like," into the church. It causes quarrels and fights in the church – which James says makes you a friend of the world, and an enemy of God. That's hard stuff! And that attitude of "It's all about me" was there last week, too. We talked about a spiritual disease that all of us fight – Christian atheism. Maybe we remember God an hour or two a week, but the rest of the week, it's like we forget about him. We plan our lives out without consulting him, and then get annoyed when he doesn't bless our plans.

Well, in the verses we are going to tackle today James shows us one of the worst ways this self-centered, "all about me" approach to life can literally destroy us, spiritually. Even if you are a Jesus follower, it can tear you away from God ... forever. Now for the most part James is not that hard to preach or teach. It's what we call "wisdom literature." It's straightforward and hard-hitting, extremely practical, exceptionally relevant. But when you get to these verses, it reads more like hell-fire prophecy than wisdom. And at first you are inclined to scratch your head about it's relevance for people like us, right here, right now.

Let me show you. Here's what James says. He says, "Look here, you rich people (So he's talking to rich people; you figure that includes us? He says, you need to): Weep and groan with anguish because of all the terrible troubles ahead of you. (Wow! He says,) Your wealth is rotting away, and your fine clothes are moth-eaten rags. Your gold and silver are corroded. The very wealth you were counting on will eat away your flesh like fire. (Wow again! He says,) This corroded treasure you have hoarded will testify against you on the day of judgment. (He's talking about hell! He says,) For listen! Hear the cries of the field workers whom you have cheated of their pay. The cries of those who harvest your fields have reached the ears of the Lord Almighty. (And God is ticked! He says,) You have spent your years on earth in luxury, satisfying your every desire. You have fattened yourselves ... for the day of slaughter. (That's judgment day! And then he says,) You have condemned and killed innocent people, who do not resist you." (That's actually not a great translation, but we'll get back to that.)

Now when Bible scholars look at these verses, the first thing they argue about is who James is talking to. It's pretty obvious he's talking to rich people, people who own a lot of land, people who hire others to work for them. But is he talking to rich pagans, or rich Christians? Is he talking to people out there (world) with money who are abusing us, or is he talking to people like us? And that's not an easy call.

- On the one hand, everything else in this book is directed to Christians. Why not this part?
- On the other hand, there weren't many Christians back then who were that rich. And God cares about how people in the world behave too, doesn't he?
- On the other hand all Christians mess up with their money, and rich Christians tend to mess up with their money a lot.
- On the other hand, James is saying that these rich people are on a pretty straight path to hell. Would James say that to anyone in our family here at Capital City?

The answer is ... I think so! I think he'd make some of us extremely uncomfortable, probably more than a little mad! I don't think we can read these verses and just point our fingers at people outside these walls. I think the ideas we're going to find in these verses apply to us, too. This is a warning to people like us. You see, here are two things the Bible teaches us about money.

Listen guys, sometimes the most loving, the most grace-filled thing a friend can do is to make you squirm. James is going to say some really hard things, because if we mess up on this one we are going to get into a boatload of trouble ... with God. If we mess up on this one, even we Jesus followers could find ourselves in a really, really bad place with God. You see, I think James is talking to rich Christians – like us -- who are in danger of drifting away from God – like us.

Now listen: There are some churches that teach you that if you are a Christian, you can never drift away from God, you can never become a non-Christian again. Once saved, always saved. They talk about "eternal security." You cannot lose your salvation, they teach. If you see people who look like they have drifted away from God, that means they were never really saved in the first place. Guys, we don't believe that here at Capital City. We don't believe that's what the Bible teaches. In fact we think the Bible is pretty clear.

We believe God gives every man – every one of us -- the freedom to choose him, or not. By God's grace every one of us can accept Jesus as the Lord or our life, or turn our backs on him. And the Bible tells us we have to persevere to the end. We have to persevere – we must not quit. And it talks about people who don't persevere – they fall away from God. It warns us not to drift away from God. In other words, we have the freedom to choose Jesus as Savior and Lord, and we have the freedom to quit. And the consequences are catastrophic.

You see, sometimes we get caught up in sin, and sometimes without even knowing it we drift further and further away from God until we pass a point of no return. Now I don't know what that point of no return is – only God does. But we can drift further and further away from God until ... Well, listen to how the apostle Peter puts it. He says, "When people escape from the wickedness of the world by knowing our Lord and Savior Jesus Christ (in other words, they become Jesus followers) and then (they) get tangled up and enslaved by sin again, they are worse off than before (than before they were Jesus followers. He says,). It would be better if they had never known the way to righteousness than to know it and then reject the command

they were given to live a holy life.” (1 Peter 2.20-21) You see, some Jesus followers drift away from God, they fall away from God – they apostasize.

So you see, James’ words here in chapter 5 are hard, they are severe. Do you know why? Because money is that dangerous. It’s not bad, it’s dangerous. And it can drag us away from God. If we treat our money the way our world does ... “its all about me,” “It would be better if you had never known the way to righteousness than to know it and then reject the command you were given to live a holy life” ... with your money.

So the stakes here are really, really high. And out of grace, James is going to give us a hard warning. In fact, if you dig a little, you’ll see that James identifies 4 of our biggest sins when it comes to money. The last one will surprise you. Here’s sin #1: Hoarding. Here’s the way the NIV puts it, verse 3: “Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded (you have hoarded) wealth in the last days.” Guys, I’m probably going to hurt some feelings this morning. I’m sorry. And if you think what I’m going to tell you is not what the Bible teaches, you go with Him, not me.

But the Bible makes a distinction between hoarding and saving. We are told to save, we’re told not to hoard. So what’s the difference? Well, saving is what I do; and hoarding is what you do, right? No! So what’s the difference? I wish there was a simple way to separate them, but if there is I don’t know it. So let me give you a couple suggestions.

It’s more of an attitude than an amount. Sometimes we wonder, How many cars can I have, as a Christian? How big a house can I buy? Or how nice an apartment can I rent? Or what should my clothing budget be? Or how many shoes are too many? The problem is, the Bible was written to all people, at all times, in all cultures. So the answer is going to be different for different people, living in different times, in different cultures. But hoarders miss something. It’s there at the end of verse 3. James says, “You have hoarded wealth ... in the last days” – in these last days. Guys, did you know they were already living in the last days back then, in the time of James; and did you know that we’re still living in the last days right now. Because “the last days” just means the time before Jesus comes back. And they are the last days, because when he comes back, he’ll be starting over. In other words, we need to live now with the understanding that it’s way more important to prepare for then than it is to be comfortable now. We forget that. Guys, if you really believed Jesus could come back soon, you’d be more careful about where you put your money, wouldn’t you? We get so screwed up. We act like the most important thing is to be happy and to be comfortable in this world! It’s not!

It’s more of an attitude than an amount. Here’s another piece. Listen guys, the most God-honoring use for savings is to provide for your basic needs in the future. Hoarding is more about excess, it’s more about luxury, it’s more about indulgence. Saving is good; hoarding ...? You see, sometimes we save way more than we will ever need, when maybe God is nudging us to be generous, or to invest in something not quite so self-centered. Saving covers our basic needs; hoarding is about excess, luxury, and indulgence.

It’s more an attitude than an amount. You see, saving permits us to be generous, hoarding is all about me. Guys, God calls us to be generous. He doesn’t bless us with extra stuff just so we can live better, he blesses us with extra stuff so we give more. I don’t usually tell stories about something my family does well, but this one struck me. My wife loves jewelry. I really ... don’t. She eats it up when I buy her a piece of jewelry, way more than I like buying the stuff. But she doesn’t hoard it. We took our Mexican daughter, Giovanna, back home to

Mexico a few years back. I had just bought Julie a necklace ... it wasn't cheap. The next thing I knew Julie was giving that necklace to Giovanna's mother. I quietly complained to Julie that the necklace was pretty expensive. And my wife rebuked me. She said, "Why would I give this precious lady who entrusted her daughter to us for two years something cheap?" You see, I was drifting towards hoarding; she used her savings for grace. Saving permits us to be generous; hoarding is all about me.

It's an attitude, more than an amount. Let me just lay it out there: Guys, there should be a growing gap between your standard of living and your income. The more we make, the bigger the gap, and the more we give. And you might kick back: "I don't want to do life like that." Well, I think it's the life he has called us to. Let me show you what I mean. Ever hear of an old dead guy named John Wesley? He lived in the 1700s, founded the Methodist church, an amazing guy! He started out poor, but by the end of this life he was making a boatload of money from his books and stuff. Apparently he started out making about 30 pounds a year (not much), and he gave away 3 – he gave away a tenth, a tithe. The next year he made 40 pounds, and he gave away 10 (about 25%). Then he made 70 pounds, and he gave away 40 (He still lived on the 30). At one point he made about 1400 pounds a year. He still lived on 30, and gave the rest away. There was this growing gap between his standard of living and his income. Here's something he taught. He said, as a Christian, "Make all you can, save all you can, give all you can." That's not bad!

Now, Wesley was a little superhuman. But this is a serious question: Is your standard of living going up as fast as your income? As a Christian, it really shouldn't. The more money we make, the greater the distance there should be between where we live, and where we could live, because the Bible tells us to be generous, "as we prosper." In other words, the more we prosper, the more we are called to give. 10% is a good starting point for most of us, but it's flat out self-centered for some of us.

So, money sin #1: hoarding. Here's money sin #2: self-indulgence. Verse 5, James says: "You have spent your years on earth in luxury, satisfying your every desire. You have fattened yourselves for the day of slaughter." The NIV says, "You have lived on earth in luxury and self-indulgence," and it's just fattening you up for hell. Self-indulgence, that means: It's all about what I want, what I like, what makes me happy, what makes me feel good.

This is a couple years old, but I suspect it's still in the ballpark. According to a study in 2014, the average American consumes 9.8 hours of media per day (almost 10 hours a day) – through our TVs, our phones, our tablets, our computers. I suspect I'm at least that. And just through our electronic media, they said we see about 360 advertisements every day. Just about every one of those ads is screaming at us, "You need newer, you need better, you need more." "Your life will be better, you will be happier, if you have newer, better, and more." "You have to have this, you want to have this, you won't be content till you get that."

But it's never enough, is it? Whatever we accumulate, it is never enough. Because there will always be newer, and better, and more. And so our quest for more does nothing but stoke more quest for more. You see, that's what happens when we try to live as if, "It's all about me." It never works." It just makes you miserable, and the people around you miserable. Faith works.

So, sin #1 is hoarding; sin #2 is self-indulgence. Here's money sin #3: We use and abuse people for money. We use and abuse people for money. It's ugly. One book on my shelf

puts it like this: people are more important than things. People are more important than things. Do you buy that? For a Jesus follower, people are more important than things. But in so many ways, we don't act like it. Verse 4, James says: "Listen! Hear the cries of the field workers whom you have cheated of their pay. (You have used and abused people for money! He says.) The cries of those who harvest your fields have reached the ears of the Lord Almighty."

And maybe you're thinking, "Not me! I've never cheated my field workers of their pay. I've never had any field workers. If I had some fields and could hire some field workers, I'd treat them fairly," right? Well ... maybe not. Because there a lot of ways we use and abuse people for money.

- Have you ever ... "cheated" someone on a deal? There are these Krylon commercials, they are pretty funny ... (COMMERCIAL) ... They buy a chair for 2 bucks, paint it, sell it back to him for 30. They buy a bike for \$10, sell it back to him for \$200. Is that kind of deal making God-honoring? Seriously, is it? A few year ago Edith Parker held a garage sale in her trailer park to raise money for the family of 84 year old neighbor who had just died. She made \$500 for them including \$2 for an old painting in a cheap frame ... which turned out to be a Picasso, worth perhaps ... millions? James says: "Listen! Hear the cries of the field workers whom you have cheated of their pay."
- Do you ever go out to eat? Do you ever leave a tip? Do you ever leave the smallest tip possible, or maybe even punish a frazzled server by leaving no tip at all? Did you know that some Christians have a reputation as terrible tippers! That's awful! James says: "Listen! Hear the cries of the field workers whom you have cheated of their pay."
- Have you ever stiffed anyone on a debt you owe? Have you ever hired someone, and then either not paid them, or paid them as slowly as you could get away with? Decades ago I sold a house and I told the buyer I'd pay for him to patch a piece of drywall. I should have gotten an estimate first. He sent me a bill – and it was outrageous. I didn't pay it. It still haunts me that I didn't find a way to settle my debt when I could. James says, "Listen! Hear the cries of those whom you have cheated of their pay. (He says,) Your unpaid debts have reached the ears of the Lord Almighty." Is there someone you owe right now? Are there people you could have paid, but you spent your money on yourself first, and now you just don't have the money to pay what you owe? Is there someone you have used, or abused, because "it's all about me"? Maybe you are in business, or in government, and you have bought into the myth that your profit margin is more important than the people who work for you. Guys, people are more important than things.

There's one more sin we sin when it comes to money. This one is huge. This is a piece I had never seen before this week, even though I have read and taught this text many times. Here's #4: We forget. James says, "You have spent your years on earth in luxury, satisfying your every desire. You have fattened yourselves for the day of slaughter." Now that part is pretty easy to translate. Then he says (this is the NLT): "You have condemned and killed innocent people, who do not resist you." The NIV says, "You have condemned and murdered the innocent one, who was not opposing you." That's closer; but James wrote this in Greek, not English, and the Greek literally says, "You have condemned and murdered "the righteous one, who was not opposing you," the righteous man, who didn't fight back (he could have, but he didn't).

Now, James could be saying that when we hoard, and when we are self-indulgent, and when we use people for money, we are sucking the life out of innocent people who don't have the

power to fight back, and that's why God is ticked. That's actually how most people understand these words: when we hoarding, self-centered, when we abuse people for money we are killing people God loves. Truth is, that's the gentlest way to read these words. You only hope that's what James means. Because the other way to read it is a whole lot harder.

Tim Keller puts it like this. He says, "Ultimately the reason you are so concerned about money, the reason you are ... not paying your bills and stepping on people, the reason you are so concerned and worried about money is that you have forgotten the one who was betrayed for 30 pieces of silver." You have forgotten the righteous man, who didn't resist, who didn't fight back ... though he could have! Instead he voluntarily died for you, for your sin. You see, when we let money pull us into sin, we forget Jesus.

The gospels of Matthew and Mark both tell about Mary bringing a vase of ointment – incredibly expensive ointment, worth about a year's wages – probably her life savings. She pours it out on Jesus – incredibly extravagant, beyond kind. She says, "My very best, all that I have, all my security, I pour out on you." It is at that point, Matthew and Mark say, Judas went out and sold Jesus for 30 pieces of silver. So there is Mary, putting Jesus above any earthly stuff, saying, "I don't care if I lose everything for you. You are more important than money; you are more important than any earthly security. And there is Judas. Maybe what Mary did triggered something in him; it doesn't say. Maybe he just couldn't stand what Mary did.

But in one sense, we have a choice. Are you going to be like Mary, or are you going to be like Judas. I don't think there is an in between. Are you going to be like Mary, and say, "It's all about you, Jesus; my life for you; you are worth more than anything – anything – else." Or are you going to be like Judas, and say, "It's all about me; my life for me," and he sold Jesus for money. Remember, the greatest sin is forgetting. It is forgetting who Jesus is and what he has done. It is doing life without putting Jesus in the center. It's about letting other good and powerful things – like money – lure us away from God.

Guys, I'm glad you didn't read ahead. These are hard words James writes. But if you are letting money pull you away from what is God-honoring, they are gracious words. Remember, sometimes the most loving, the most grace-filled thing a friend can do is to make you squirm. And James says some really hard things, because if we mess up on this one we'll be in a boatload of trouble ... with God. The stakes are so high.

But James isn't just trying to scare us into obedience. Guys, James believes faith works. We believe faith works. That means two things:

- It means that we can't just believe up hear (head), we can't even just believe in here (heart), we have to believe with these (hands). Faith ... works. Faith is something we do, faith without works is dead, James says.
- But it also means faith really works. It is the best way to live. It's the best way to live here, in this world, and it's the only way to prepare for the life that comes next, the one that matters infinitely more than this one. Guys, faith works. Don't settle. Please don't settle.