

A STUDY OF THE BOOK OF JAMES

Sermon # 10

“Money Matters”

James 5:1-6

Some have said to me recently, jokingly I hope, “*I will be glad when we finish the series on James, I am tired of having my toes stepped on!*” But there is an element of truth in that because James is a very practical book and tends to hit us right where we live. Some will hear the opening words of warning in chapter five directed to the rich and they will exclaim a sigh of relief. We may be tempted to think, “*At last something that does not apply to me!*” But don’t be too hasty to come to that conclusion because in the face of what most of the world lives on, you are rich, my friends. Statistics tell us that of those who live in the forty poorest countries of the world, where over ¾ of the world’s population lives, the annual per capita income is \$270.00. How does it feel to make in a week what a large portion of the world makes in a year.

Ronald Sider in his book, “*Rich Christians in an Age of Hunger*” writes, “Most Christians in the Northern Hemisphere simply do not believe Jesus’ teaching about the deadly danger of possessions. We all know that Jesus warned that possessions are highly dangerous -... But we do not believe Jesus. Christians in the United States live in the richest society in the history of the world surrounded by a billion hungry neighbors. Yet ... we insist on more and more.” [Ronald J. Sider. *Rich Christians in an Age of Hunger: A Biblical Study* (New York: Paulist, 1977) p. 131]

So listen to what James says in verse one of chapter five, “Come now, *you* rich, weep and howl for your miseries that are coming upon *you!* (2) Your riches are corrupted, and your garments are moth-eaten. (3) Your gold and silver are corroded, and their corrosion will be a witness against you and will eat your flesh like fire. You have heaped up treasure in the last days. (4) Indeed the wages of the laborers who mowed your fields, which you kept back by fraud, cry out; and the cries of the reapers have reached the ears of the Lord of Sabaoth. (5) You have lived on the earth in pleasure and luxury; you have fattened your hearts as in a day of slaughter. (6) You have condemned, you have murdered the just; he does not resist you.”

As I said, “Don’t be too quick to ignore the first six verses of chapter five as if they only apply to people with huge fortunes.” James is writing to people he describes as rich, yet they probably did not have a standard of living higher than the majority of Americans today. The principles that James shares are important today. James says, in order to use money properly whether it is a little or a lot, you must take God into account. God is not nearly so concerned with what you do with the millions of dollars you do not have, as he is how you use the ten dollars you do have. *Are you spending your money on the things that are really important to you?* The answer is probably yes. But the real question we should be asking is; “*Are you spending your money on the things that should be important to you?*”

This morning we want to examine three principles on “How to Make Our Money Matter.”

First, Don’t Hoard it Greedily – Manage It Wisely (5:1-3)

“Come now, *you rich*, weep and howl for your miseries that are coming upon *you!* (2) Your riches are corrupted, and your garments are moth-eaten. (3) Your gold and silver are corroded, and their corrosion will be a witness against you and will eat your flesh like fire. You have heaped up treasure in the last days.”

The Bible never condemns the *accumulation* of wealth, only the *abuse* of wealth. It is not a sin to *have* riches, but it is a sin to *hoard* riches. In Ecclesiastes 5:13, Solomon wrote, *"There is a severe evil which I have seen under the sun, riches kept for the owners to his hurt."*

The Bible does not discourage the acquiring of wealth, nor does it say that there is anything sinful about saving. The Apostle Paul says in 2 Corinthians 12:14 *"Now for the third time I am ready to come to you. And I will not be burdensome to you; for I do not seek yours, but you. For the children ought not to lay up for the parents, but the parents for the children."*

But it is wrong to store up wealth when you have unpaid bills that you owe to someone else.

There are many notable examples in the Bible of godly wealthy people – Abraham, Job, Nicodemus, Mary, Martha, Lazarus, Joseph of Arimathea and Barnabas.

Abraham was a rich man and yet he is noted as a man of faith and character. However, when Lot became rich it ruined his character and ultimately his family.

The following Scriptures tell us something of the fleeting nature of earthly wealth.

- Proverbs 23:5 – *"...For riches certainly make themselves wings, they fly away ..."*
- Haggai 1:6 – *"...he that earns wages earns wages to put it into a bag with holes."*
- Matthew 6:19-20 – *"Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves do break in and steal."*

The money market fluctuates from hour to hour and so does the stock market. Add to this the fact that life is brief and we cannot take our wealth with us and see how foolish it is to live for the things of this world. Not more than ten years after James wrote this letter, Jerusalem fell to the Romans, and all this accumulated wealth was taken.

It is greed that makes you hoard things. In Luke 12:15 (NIV), Jesus said, *"Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions."*

But God never intended for money to be a goal in itself. We are to use our money, not hoard it. You have probably heard of some people who died after living lives of frugality and selfish self-denial. From all outward appearances they seemed poor, but they weren't, because in their mattresses they had stuffed hundreds of thousands of dollars. They didn't spend it — they just kept it. For what? For many years Hetty Green was called America's greatest miser. When she died in 1916, she left an estate valued at \$100 million, an especially vast fortune for that day. But she was so miserly that she ate cold oatmeal in order to save the expense of heating the water.

Benjamin 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 its filling a vacuum, it makes one. If it satisfies one want, it doubles and triples that want another way."* [J. David Hoke "Make Your Money Matter." (www.horizonsnet.org/sermons/james10.html). p. 4]

Don't Hoard it Greedily – Manage It Wisely and ...

Secondly, Don't Withhold It Deceitfully – Earn it Honestly (5:4)

"Indeed the wages of the laborers who mowed your fields, which you kept back by fraud, cry out; and the cries of the reapers have reached the ears of the Lord of Sabaoth."

The tense of the verb *"kept back"* in the original Greek indicates that the laborers *"will never get their salaries."* [Warren Wiersbe. p. 143.]

"The day laborer in Palestine lived on the very verge of starvation. His wage was small: it was impossible for him to save anything; and if the wage was withheld from him, even for a day, he and his family simply could not eat. That is why the merciful laws of Scripture again and again insist on the prompt payment of his wages to a hired laborer." [William Barclay The Daily Study Bible series. (Philadelphia: Westminster Press, 1976). pp. 118-119.]

The Old Testament says in Deut. 24:14,15, *"You shall not oppress a hired servant who is poor and needy....You shall give him his hire on the day he earns it, before the sun goes down (for he is poor, and sets his heart upon it; lest he cry against you to the Lord, and it be sin in you."*

You see the picture. Here are starving families, men weak with hunger, but one day a landowner calls them over: "Work in my field all day and I will give you such a wage." It wasn't much, but it was better than nothing. So all day under the hot sun he labored longing for the evening to come when he'd take his wage home to his wife and children and buy some food that they might live. But at the end of the day the landowner turned up with some of his bully boys and said he didn't have the money right now, and "come back tomorrow." But tomorrow was too late for your baby, and your cries in heartache over your dead child and over the evil of that man with so much money who made those great promises but failed to keep them - those cries of yours and your wife's have reached the throne of the universe.

James reminds his friends that the Lord hears the cries of those who have been cheated. In fact he uses a special name for the Lord, *"Lord of the Sabaoth,"* which is the Hebrew word for "host." *"The Lord of the Host"* is one of the majestic names for God and portrays Him as the commander of the heavenly armies. This conveys the idea that the abuse of the poor gets the attention of the supreme commander of the Universe.

As a Christian it is embarrassing when unsaved men tell me about a Christian who owes them money and apparently have no intention of paying.

Don't Withhold It Deceitfully – Earn it Honestly and...

Third, Don't Spend It Selfishly – Share It Generously (5:5-6)

“You have lived on the earth in pleasure and luxury; you have fattened your hearts as in a day of slaughter. (6) You have condemned, you have murdered the just; he does not resist you.”

God will bless you as you give. The well-worn cliché is true, *“You can't out give God.”* Listen to what it says in Proverbs 11:24-25 (NCV): *“Some people give much but get back even more. Others don't give what they should and end up poor. Whoever gives to others will get richer; those who help others will themselves be helped.”*

Jesus said in Matthew 6:19-21 (NIV): “Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.”

Jesus did not say that where our heart is we would put our treasure. He said the opposite. Where we put our treasure is where our heart will be.

Conclusion

· God's concern is not with actual wealth, but with our attitude toward wealth.¹[1]

Proverbs 13:11 (NLT) says, *“Wealth from get-rich-quick schemes quickly disappears; wealth from hard work grows.”*

We believe in hard work. And for the Christian, our motto should be: Work hard and trust God. God ordained work so that we could provide for our needs. So, work hard. But don't be a workaholic. Keep work in balance. Work is a tool, not a goal.

A letter from a certain Pentecostal evangelist who is a proponent of the so-called “health and wealth gospel” (also called the ‘name and claim it’) perfectly illustrates the very danger that James is warning about. In this letter he is appealing for funds to enable him to send Christian materials to the Third World. He says, *“There is no better way to insure your own financial security than to plant some seed-money in God's work. His law of sowing and reaping guarantees you a harvest of much more than you sow ... Have you limited God to your present income, business, house or car? There's no limit to God's plenty! ... Write on the enclosed slip what you need from God - the salvation of a loved one, healing, a raise in pay, a better job, newer car or home, sale or purchase of property, guidance in business or investment ... whatever you need ... Enclose your slip with your seed-money ... Expect God's material blessings in return ...”* [Quoted by John Stott. in “Issues Facing Christians Today”, 1984, Marshalls p.226].

We read in 1 Timothy 6:9-10 (NIV): *“People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of*

money is a root of all kinds of evil." Timothy warns us of the many problems that come with a desire to be rich. He tells us to beware; it's a trap!

Noticed what Timothy says and does not say here. Let's look first at what he does not say. He does not say that money is evil. He does not say that money is a root of evil. Rather, he says that *the love of money* is a root of all kinds of evil.

- God's counsel is not against people who are wealthy, but against the wrong priorities of the wealthy.

In 1 Timothy 6:17 (NIV) we read: "Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment."

Henry Kissinger wrote *"To Americans, usually tragedy is wanting something very badly and not getting it. Many people have had to learn in their private lives, and nations have had to learn in their historical experience, that perhaps the worst form of tragedy is wanting something badly, getting it and finding it empty."* [Quoted in David Jeremiah. *Turning Toward Integrity*. (Wheaton, Ill., Victor Books, 1993.) p. 164.]
2[1] Drawn for Charles Swindoll. *James: Practical and Authentic Living*. (Fullerton, Calif.; Insight for Living, 1991). P. 164.
