

MONEY MATTERS (James 5:1-6)

INTRODUCTION:

How much does your money matter to you?

One time a husband and wife were attending a county fair where, for twenty-five dollars per person, a man was giving rides on an old biplane. The couple wanted to go up but they thought the price was too steep. Consequently, they tried to negotiate a lower price. "We'll pay you twenty-five dollars for both of us," they said to the pilot. "After all, we'll both have to squeeze into that tiny cockpit that was built for only one person." The pilot refused to lower his price, but he made a counter-offer. He said to the couple, "Pay me the full price of fifty dollars and I'll take you up. And if you don't say one word during the flight, I'll give you all your money back." The couple agreed and got into the plane. Up they went and the pilot proceeded to perform every trick he knew, looping and whirling and flying upside down and lots more. Finally, when the plane had landed, the pilot said to the husband, "Congratulations! Here's your fifty dollars; you didn't say a single word." To which the man replied, "Nope, but I almost did when my wife fell out."

Someone has said, "Wealth can be a humble servant, but a very oppressive taskmaster." Is your wealth your servant, or your taskmaster?

In James 5:1-6 he addresses those who are wealthy and gives them some very strong warnings. Now I know that you may be saying, "This is a word to the wealthy, but I am not wealthy. This doesn't really apply to me." This must be talking about the Bill Gates and Warren Buffets of the world. But are you sure?

Someone has stated recently that if we were to break down the population of the world into only 100 people, it would play out like this:

- There would be 51 women and 49 men.
- 70 people would be of a faith other than Christianity.
- There would be 70 people of color; 30 would be white.
- 80 would live in substandard housing (i.e. no running water or electricity, etc.)

- 50 would be malnourished, living off of perhaps one small meal a day.
- 70 would be illiterate and unable to read.
- And 6 of the 100 would possess half of all the world's wealth and reside in the United States of America.

Even with the financial challenges that Americans face today, it doesn't seem as bad when you consider the following:

- There are approximately 6.6 billion people in the world today and close to half of that (well over 3 billion) live on less than \$2 a day!
- There are over 300 million living in the U.S. (less than 6% of the world's population), yet Americans have half the world's wealth.

Can any of you remember the last time you were truly hungry and could do nothing about it? We are all well clothed and clean. We all have dwellings that protect us from the elements. We are all truly blessed. It's easy to forget that just by being born in this country, we are automatically rich by the world's standards.

You may not have as much wealth as many others in this nation, but by the world's standards we all are truly "rich." So maybe James has a word for us today. Listen to James and see if you hear God's voice speaking to you.

A WARNING AGAINST HOARDING

First, James gives a warning against hoarding wealth. He writes:

Now listen, you rich people, weep and wail because of the misery that is coming upon you. Your wealth has rotted, and moths have eaten your clothes. Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days.

James must have been reading from the book of Amos. Amos has a similar message to those who are rich, complacent, and oppressive with their wealth.

On the other hand 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 for self-indulgence. 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.**"

Neither does the Bible discourage saving. There is anything sinful about saving and long as it is for the right purpose. The Apostle Paul says in 2 Corinthians 12:14 “... **For the children ought not to lay up for the parents, but the parents for the children.**” And in I Timothy 5:8, “**But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever.**”

When James says, “weep and wail because of the misery that is coming upon you. Your wealth has rotted, and moths have eaten your clothes. Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days.” He is looking down the corridor of time to the day of judgment and what does he see? He sees the wealthy’s barns full of rotten food. He sees their clothes all ragged and torn. He see their precious metals all corroded and worthless. This is exactly what will happen to our wealth at the day of judgment. If we hoard it until the end, it will be a testimony of judgment against us.

What James is talking about is the practice of hoarding our wealth and not using it for Godly purposes

A WARNING AGAINST GREED

The second warning is against being controlled by greed as illustrated by employers holding back wages from workers. Verse 4:

Look! The wages you failed to pay the workmen who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty.

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.

These wealthy people were hiring men to do work, but weren't paying them for what they did. Why? Because they were greedy and wanted more for themselves.

Greed is the selfish desire for or pursuit of money, wealth, power, food, or other possessions, especially when this denies the same goods to others.

It's that desire for more and more that corrupts our character to the point that we'll rob and cheat and steal to get more. The Bible warns us against the dangers of greed:

(1 Tim 6:9-10 NKJV) But those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts which drown men in destruction and perdition. {10} For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows.

One false assumption of a greedy person is that more wealth will satisfy.

An employer once overheard one of his workers exclaim, "Oh if I only had a hundred dollars, I would be perfectly content." Knowing that his own money had not given him inner peace, he told her, "Since I would like to see someone who is perfectly contented, I'm going to grant your desire." He gave her the money and left, but before he was out of earshot, he heard her remark almost bitterly, "Why on earth didn't I say 200?" The boss smiled, for he had made his point that money doesn't make a person "perfectly contented."

Greed always wants more and is never satisfied with what it has.

A WARNING ABOUT THE DAY OF JUDGMENT

The third warning James gives is a warning about the end judgment of greed. Verses 5-6:

(James 5:5-6 NKJV) 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.

A life lived for pleasure, luxury, and greed leads to two dangers. One is that it will fatten you up for the day of judgment. Like a farmer raising cows or hogs for slaughter, Satan is trying keep you from seriously following God and thereby fattening you for the day of slaughter. This is what a life lived in luxury and self-indulgence is doing.

The second danger is that when we do not use our God given wealth to invest in God's kingdom and in the lives of others we are condemning the next generation to a life less likely to know God and his blessing. When we could be investing in people who will be used of God to reach others and we refuse to do it, we are condemning many to a life of darkness without knowing this. This is a grave danger.

The reason God blesses his people with material wealth is that they can use it for good ends. These good ends include helping those in need and for investing in the kingdom of God. I should ask myself each pay day, "How can I make this money do more for the kingdom of God?" "How can I use more of it to invest in the lives of others?" Then when I stand before God on the day of judgment to give an account of the use of my wealth, it will not be rotten, ragged, or corroded, but it will be a testimony of my commitment to the kingdom of God.

Our true riches are spiritual riches. They are spiritual fruit that God gives me the investment of my life and wealth in the lives of others for God's kingdom.

On the Day of Judgment God will never once says "Let me see your bank account." Instead God will look into your heart and see what it is that you truly value. And he also will look at your side to see what is there is anyone with you because of you using the opportunities which God gave you to invest in the lives of others.

CONCLUSION:

Money matters. It matters how you get it. How you use it. And how it uses you.

We need to learn a little more to let loose of our grip on our possessions, and let God take over. Corrie Ten Boom once said, "I have learned not to hold on to things in this life too tightly because it hurts when God pries my fingers loose from them." How true that is.

Does your money and wealth have a tight grip on you? Do you grip it so tight that God cannot use it for His kingdom? Then James' word is for you. This type of attitude and action are what James is warning us against. Use your wealth to invest in the lives of others through the ministry of the Kingdom of God.

I counted all my dollars while God counted crosses;
I counted gains while he counted losses;
I counted my worth by the things gained in store,
But he sized me up by the scars that I bore.
I coveted honors and sought for degrees;
He wept as He counted the hours on my knees.

I never knew till one day by a grave
How vain are the things that we spend life to save.
I did not know till a friend went above
That richest is he who is rich in God's love.

Amen? Amen!