

Money!

- 88% of Americans eat at least some turkey during thanksgiving, and Americans consume 68 million turkeys between Thanksgiving and Christmas (cost approx. \$750MM).
 - Since people panic on how to cook them, the Butterball Turkey Talk Line answers almost 100,000 calls each season, since residential home fires go up by a factor of 3 on Thanksgiving, costing \$19MM.
 - 50 million pumpkin pies are eaten at Thanksgiving.
 - 8.1 Billion calories are consumed on Thanksgiving – around 4,000 per person.
 - Black Friday is the busiest day of the year for plumbers (according to Roto-Rooter)
 - 8 of 10 Americans prefer the leftovers related to Thanksgiving than the original meal.
 - That is crazy stuff. And with Black Friday shopping this weekend, we are now “officially” kicked off into a season of celebration.
 - For the next four weeks we will enjoy family, parties, work parties, celebrations and so on.
 - It is fantastic and enjoyable.
 - BUT it can also be stressful. 2/3 of people say that their stress level increases during this next four weeks.
 - There are a variety of reasons for this.
 - One is busyness – with work, trying to get everything done, decorating, etc.
 - Another is family and all the expectations around family.
 - And yet another main one is money. We want to buy gifts for family and kids. Then there are the friends. Then there are the extended family gatherings. Then it is the time of year when all the charitable organizations are asking for money. On and on it goes.
-
- We have come to the last chapter of James. It is getting towards the end of James letter that he wrote to those in the early church.
 - We have seen throughout this letter that the primary idea is that AUTHENTIC FAITH PRODUCES AUTHENTIC DEEDS.
 - What we believe is intimately tied to what we do and what we do shows what we truly believe and value.
 - Last week we saw how this played out in our view of the future, but no where is this more apparent than in what James addresses next and this is how we use and see money.
 - One person said it this way: “How I steward my wealth reveals my spiritual health.”
 - I want you to keep a question in your mind throughout our time together.
 - Who or what decides where your money and resources get used?

James 5:1 Now listen, you rich people,

- For the first time in the letter, he appears to address people who are non Christ-followers. Not just non Christ-followers, but rich ones.
- It has a different tone that does not reflect the rest of the letter and he appears to contrast this little section with the people he addresses next.
- We could easily check out because it seems as though this doesn't apply to us.
- First, he is addressing non Christ-followers. That excludes me. He is pointing the finger at “those” people.
- Why would he address people (non Christ-followers) who were almost certainly not a part of the community that was receiving and reading this letter?
- Called an “apostrophe”, a rhetorical strategy where you speak to those who are not present for the benefit of those who are.

- Second, he is addressing rich people. That is certainly not me. I don't "feel" rich and so I this applies to everyone else.
- I don't hire or fire people or run a company that takes advantage of other people so this really doesn't apply to me.
- We've talked about this before, but they did a survey a few years ago asking people to define how much money you had to make before you were rich.
- For those making 25K a year, it was \$50K. For those making \$50K, it was \$100K. For those making \$100K it was \$250K. And so it.
- The point is this. Almost no one thinks they are rich.
- Yet almost everyone here has multiple sets of clothes – some a lot of clothes. You even have a second closet for those clothes. You have rooms in your house that no one uses – except a guest who comes once or twice a year. You buy things to replace stuff that works fine. You plan time off and vacations to some level.
- We are rich.
- In condemning the rich people who are making the lives of these Christ-followers difficult, James does two things. One we will look at this week and one next week.
- First, his indictment of the rich serves as a warning with regard to how we see and use our resources.
- Second, he encourages Christ-followers how to respond positively when faced with difficult circumstances, including the ones related to this section on money. (next week)
- Let's tackle the first, which is appropriate in this season of the year as much as at any time.

James 5:1 Now listen, you rich people, weep and wail because of the misery that is coming on you. 2 Your wealth has rotted, and moths have eaten your clothes. 3 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. 4 Look! The wages you failed to pay the workers who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty. 5 You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter. 6 You have condemned and murdered the innocent one, who was not opposing you.

- Let's be clear. The condemnation in this passage is not against money. Just the rest of his letter, it's against the attitude underneath. James is dealing with attitudes toward wealth, not the amount someone might have.
- I might say our main idea this morning is a statement and a question:
- **MONEY IS A MEANS TO AN END** so **WHAT ENDS ARE YOU USING IT FOR?**
- There are some truths that should help shape the answer to that question for us. One addresses how they use money and the other is how they acquire it.

I. Stuff is temporary.

1 Now listen, you rich people, weep and wail because of the misery that is coming on you. 2 Your wealth has rotted, and moths have eaten your clothes. 3 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.

- In James day, they did not have climate controlled houses, mothballs, storage units, etc. Stuff wore out. Clothes rotted. Things went bad quickly.
- Yet despite all of our modern advances, the principle still applies.
- The end result of wealth is that it vanishes.

A. Since stuff is temporary, our enjoyment of them is temporary.

- The stuff you have now wears out. New things lose their luster very quickly.
- When you buy that new car, for a couple of months it is amazing. New car smell, novelty of it. But pretty soon it just becomes . . . your car.
- New clothes are great but after the 5th time you've worn it, it is another outfit in the closet to pick from like the rest.
- Stuff is temporary.
- What were your gifts last Christmas?
- What did you get the Christmas before that?
- A lot of you don't have, gave away, threw away stuff that was new and exciting a few years ago.
- All that energy you are going to put into purchasing gifts this year – the vast majority will not be remembered a year from now.

B. Since stuff is temporary, it cannot bring real security.

- There is nothing wrong with saving for the future or for having a retirement. Yet when we obsess about always having enough, for never giving or throwing anything away, worrying whether there will be enough, it is unhealthy.
- No matter how much you save, how much you put aside, how much you worry, you will die anyway.
- And then your kids will go through your house, take a couple of things that they find have sentimental value, and call in a dumpster for the rest.

C. Since stuff is temporary, it has no eternal value.

- It's interesting that James says their gold is corroded, since gold does not corrode. It is possible it is because of the lack of purity in the gold then, but more likely he is making a point about how even that stuff they think will last is impermanent.
- All that money that we think we can count on for security and safety will not save us and in the end, if we focus on it, it will bring us misery.
- Weep and wail because of misery – this is exactly opposite of what people think of those who are rich. They haven't had misery come on them, they have all the good stuff.
- There is an eternal judgment that is in view here – condemnation and punishment on the day of judgment.
- These rich people are accumulating stuff that they like even though life is temporary and we are in the last days. The last days simply means that we are in the last days before Jesus returns. When all this gets remade. When all the stuff we have will be gone – the energy of these rich people was in the here and now with no eye to the longer term.
- **MONEY IS A MEANS TO AN END** and when that end is to accumulate stuff, it never delivers what we think. There is another danger.

II. Possessions can possess us.

4 Look! The wages you failed to pay the workers who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty. 5 You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter. 6 You have condemned and murdered the innocent one, who was not opposing you.

- The problem was not that these people had money, it was what they did with it and their focus.

A. Getting more leads to wanting more.

- James' terms like "Luxury", "Self-indulgence", "Fattened themselves" are strong.
- It is a picture of when a cow or turkey is fed tons of food. Way more than they need. They are being fattened up so they can die.
- It was all about themselves. They had kept as much of their money as they could for themselves.
- They wanted more and more stuff.
- The problem with money is when you use it to satisfy your appetites, your appetite does not get satisfied, it grows.

The story is told of a rich industrialist who was disturbed to find a fisherman sitting lazily beside his boat. "Why aren't you out there fishing?" he asked.

"Because I've caught enough fish for today," said the fisherman.

"Why don't you catch more fish than you need?" the rich man asked.

"What would I do with them?"

"You could earn more money," came the impatient reply, "and buy a better boat so you could go deeper and catch more fish. You could purchase nylon nets, catch even more fish, and make more money. Soon you'd have a fleet of boats and be rich like me."

The fisherman asked, "Then what would I do?"

"You could sit down and enjoy life," said the industrialist.

"What do you think I'm doing now?" the fisherman replied as he looked placidly out to sea.

- Just because we have everything we need doesn't mean we don't get more. We want the next thing. The next best car. Phone.
- The best way to get rid of an appetite is to deny it. To say no. To practice denial.
- Otherwise we can end up self-confident when we should be God-confident.
- Self-reliance may become a way of life instead of God-reliance.
- We may be self-indulgent when we should have self-control.
- We can be self-seeking instead of seeking out God.
- Self-gratification may be a way of life instead of finding joy and happiness in Christ.

B. Getting leads us to ignore the good of others.

- James condemns these rich people who were not paying those who worked for them.
- They were landowners who had people (probably those in the church) who worked for them.
- In that day, workers were paid their wages at the end of each day. When you did not pay the workers that day for their work, they went hungry. They could not provide for their families.
- These rich people withheld their resources from the people who had worked for them
- The implication is that if wages were not paid, then they remain in the pockets of the landowners.
- In their efforts to get more, these people took advantage of others.
- Condemned – to pronounce guilty. Connected to judging another person.
- Murdered – judicial most likely – taking their land, stripping them of their stuff.
- We might think that that we are not keeping wages from others, but how many times have we acted in questionable ways to our own financial benefit?
- We never get away with this.
- The Lord heard the cries of those who had less.
- The title "Lord of hosts" is "Jehovah Sabaoth" or "Lord of the Angel Armies," who acts on behalf of the oppressed. This name refers to the Almighty's unlimited power to help the poor and deliver the disadvantaged. Jehovah is the self-existent one who is personal, present, powerful, and the ultimate promise-keeper. The word Sabaoth refers to a vast array of angelic warriors.

- God does see and will bring justice, even if they do not see it now. There is a comfort in this and we will explore this in more detail next week.
- Possessions have the potential to “get us.” They lead us into this spiral of always wanting more which leads us to unwise and even sinful decisions that go outside the system or damage other people.
- Someone once said, “God doesn’t want your stuff. He wants to make sure your stuff doesn’t get you.”
- **MONEY IS A MEANS TO AN END** so **WHAT ENDS ARE YOU USING IT FOR?**

III. How we use our wealth matters.

4 Look! The wages you failed to pay the workers who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty. 5 You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter. 6 You have condemned and murdered the innocent one, who was not opposing you.

- The truth is that the way you get and use your money has eternal implications.
- This entire section is replete with references to judgment.
- We are responsible before God for it. The things that advance the kingdom will have eternal impact and everything else will fade away and we will be called to account for it.
- There is both a present pain and future pain for those who are consumed with self.
- We are living in the last days – are we simply trying to amass stuff for a long, comfortable life, or treasures in heaven.
- They are not being condemned for having wealth, but for hoarding it rather than using it for kingdom purposes.
- In some ways, these rich people have experienced their heaven while on earth. They may arrive at the judgment day content but condemned.
- John G. Wendel and his sisters were some of the most miserly people of all time. Although they had received a huge inheritance from their parents, they spent very little of it and did all they could to keep their wealth for themselves. John was able to influence five of his six sisters never to marry, and they lived in the same house in New York City for 50 years. When the last sister died in 1931, her estate was valued at more than \$1 billion in today’s dollars. Her only dress was one that she had made herself, and she had worn it for 25 years.
- The Wendels had such a compulsion to hold on to their possessions that they lived like paupers.
- You may not have that kind of treasure, but the question we asked at the very beginning remains: Who or what decides where your money and resources get used?
- Where do you put your treasure?
- **MONEY IS A MEANS TO AN END** so **WHAT ENDS ARE YOU USING IT FOR?**
- Is your primary purpose you stuff?
- Stuff is temporary. So is our enjoyment of them and in and of themselves, they had no eternal value.
- How can you make sure that your possessions don’t gain possession of you?
- Do you find yourself going after more and more. Where have you cut corners to make sure you have just a little more?
- How we use our wealth matters.
- The good news is that we actually have an amazing opportunity to help others in a way that advances God’s kingdom and has an impact that echoes into eternity. The kind of impact

that when we stand before our Lord and Savior who gave up everything for us, we can say we obediently used our resources as he directed.

- **MONEY IS A MEANS TO AN END** so **WHAT ENDS ARE YOU USING IT FOR?**
- If money talks, what does it say about you?
- Here's my challenge to you.
- Take some of the money this Christmas that you would normally spend on each other and bless someone else.
- Take the money you would have bought stuff for kids or grandkids and let them participate in doing something good for others.
- Best teaching moment about this that you could possibly imagine.
- *"God prospers me not to raise my standard of living but to raise my standard of giving."*
(Randy Alcorn)
- **MONEY IS A MEANS TO AN END** so **WHAT ENDS ARE YOU USING IT FOR?**