

“Living Faith Stewards Well”

Week 9 - James 5:1-6

March 13, 2022

Introduction

Tim. Pastor. **James 5:1-6. Pray.**

If you couldn't tell from the Scripture reading today we are talking about money. Now I've been around church long enough to know when the topic of money gets brought up folks tend to get a little bit squirmish.

And based on my reading of it, I think we get uncomfortable for a few reasons:

First → The way that passages on money are used or misused in the Church as a whole isn't always great. Maybe you saw firsthand the way that pastors used the Bible in really poor ways to try to get more money from folks.

Second → I also think it makes us uncomfortable because there is just a taboo around our finances in our society. Maybe more than anything else, money is just that one thing you don't really talk about right? I remember growing up my parents instilled in me there were two off limit questions - you never ask someone how much they weigh or how much money they make.

Third → I think addressing the topic of money can be uncomfortable for any of us who might have experienced poverty. Who grew up in poverty or are still in it - struggling to pay bills, put food on the table, scraping by. The way we address it and talk about it can often feel like the church is (or should be) only full of rich people.

And part of the reason why that happens is because the Bible gives a ton of warnings to the rich, and we'll talk about why in a little bit - but I want to make sure you know that if you're struggling to make ends meet now, have been there, or will be there in the future, there's a place for you here in our church. I would never want a sermon on marriage to make anyone who is single feel like they don't have a place, the same is true when it comes to passages on wealth. I want you to know you can belong here regardless of if you make a lot, a little, or somewhere in between.

So it's uncomfortable...but I love that we get to deal with it.

One of the blessings of preaching through **books of the Bible** like we often do is that it forces us as a church family to address some of these harder topics → like our money.

I'm also excited to address money today because **Jesus** cares deeply about what we do with our money. About 25% of Jesus parables, or teaching stories, addressed money. It was a topic He did not shy away from but addressed consistently.

And when you look at the teachings of Jesus in regards to wealth, you notice that time and time again what Jesus has to say about money is not really about the money → **it's about our hearts**. He's after our money because He's after our hearts.

So today, I want to address our wallets, but more than anything I want to get after our hearts. What's going on in our hearts, and what's going on with our faith, when we are selfish with our money.

Here is what we'll see in James 5:

Dead faith is selfish, but Living faith stewards money well.

LOVE of Money = Evil

Let's get into it...

1 Come now, you rich, weep and howl for the miseries that are coming upon you.

Alright, James turns his attention now from the boastful arrogant planners to a group he calls "the rich".

Let me pause here to make sure we're all on the same page real quick → The Bible doesn't say it's a sin to be rich. Being wealthy is not a sin according to the standards of God in Scripture.

1 Timothy 6:10 says not that *money* is the root of all evil but what... **10 For the love of money is a root of all kinds of evils...**

Money is not the problem. Money itself is a morally neutral thing. Money is not evil or good. It's neutral.

In fact, the Bible has examples of folks:

1. Godly Poor (Ruth)
2. Godly Rich (Abraham, Joseph of Arimathea, Lydia)
3. Ungodly Rich (Pharaoh, Herod)
4. Ungodly Poor (Proverbs - "sluggard")

So it's not a sin to be rich...But it is dangerous.

One of the continual teachings of the Scriptures is that having wealth is dangerous to our discipleship to Jesus.

Why? **Because money wants your heart.** Money, maybe more than any other neutral thing on this earth, tempts the worship, affection, and devotion of our hearts. And it does so because it makes promises like a god.

*In the ancient world, Christians referred to riches and wealth with the word "**Mammon**". It came from the Gk word *Mammonas*. And they would use the word mammon to talk about this power behind wealth, greed, money, material possessions. That for early followers of Jesus money was more than just a tangible thing you used to make purchases, there was a spirit, a power behind it - summarized in the false god of mammon.*

And they would warn each other → This god, Mammon, wants your heart. It tries to promise you so much. It tries to offer you peace, joy, comfort, control, power. And it's so tempting.

We are tempted to think that money can offer us all of the cravings and longings of our soul. We are tempted to believe that money can satisfy our pains, comfort our anxieties, ease our worries, tend our wounds.

So we view it, seek it, earn it, use it - like it's the all promising god...I want money because of the underlying promises that I think go along with that money.

And that's exactly what has happened here with this group of "the rich" in James 5. They have been looking for money, for mammon, to offer them what their soul craves. They've believed the lies, so they have started worshipping money instead of worshipping God, and so James wants to warn them and in so doing he warns us as well.

Ungodly/Dead Faith Approach to Money

He's going to show us specifically how they have false hope in money. What they have been doing with their money reveals what they believe it offers:

2 Your riches have rotted and your garments are moth-eaten. 3 Your gold and silver have corroded, and their corrosion will be evidence against you and will eat your flesh like fire. You have laid up treasure in the last days.

1. False promise #1: Security

He says → Woe to you rich, get ready to weep and wail - because you have laid up treasure in the last days.

Now this is not an indictment from James on saving for retirement or for a rainy day. That's a good thing.

That phrase **"laid up treasure"** is one used in several places in the Scripture, and it has to do with **the self-protection of hoarding**. It's the accumulation of more and more wealth not as wise stewardship for the future but as a means of control, security, protection at the expense of caring for and loving others through generosity.

Jesus talks about it in **Luke 12** where he tells the story of a man who looks out over his crops and his wealth and this is what he says - **18 'I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. 19 And I will say to my soul, "Soul, you have ample goods laid up for many years; relax, eat, drink, be merry."**

Here's the lie of the false god of money → "Aren't you anxious? Didn't you hear what Tim said last week? He said you were like dust! You don't know what tomorrow will bring! Doesn't that freak you out? Do you feel your distinct lack of control?"

Money, wealth, riches - make a promise like a god - "Don't worry about the future. I've got you. Get on that bank app, check that number. Get on your investments. See how it's green? Check that pay stub. You've got enough put away and you make enough now your future is secure. Everything else in your life might feel overwhelming and chaotic, but that number in your bank account, that's the stuff of peace."

So what do we do? We feed the monster. We lay up more and more treasure, because oddly enough that number never seems high enough the 2nd look.

This is not - I'm putting some away for a rainy day with wisdom.
It's also not - I can't buy groceries what am I going to do genuine concern.

This is that all encompassing: When life gets stressful, I check the bank account number on my phone to make sure - everything is going to be alright. Doesn't matter how crazy life gets, I'm going to be ok because I've got some money put away.

Here's the problem → **Riches rot and people die.**

That's what James says, right? **2 Your riches have rotted and your garments are moth-eaten.**

Your money is not going to last. Riches don't last. What a fleeting thing to put our hope and security in.

Sure you can look at the stock market and make some best guesses, but just in my lifetime alone there've been 5 economic recessions in America - 1991, 2000, 2008, 2012, and 2020. Right now while you've been at church your HVAC

unit might have died - well there goes \$10k. Your car might stop working on the way home - well there goes \$4k. Gas probably went up another \$0.50/gallon in the past hour so there you go...

How fleeting is this thing!? It can't give us security like we want. It can't give us control like we want.

And then let's say we make it to the end of our lives with any amount of good financial status - you're going to die. We talked about this last week - what is your life, you're a mist. 100% mortality rate in history. And you can't take it with you when you go. Money cannot save your soul. So even if it gives you a small amount of security in this life, it offers no hope for the next.

That's what Jesus warns as well in that story in Luke 12. Look at this **12:20 But God said to him, 'Fool! This night your soul is required of you, and the things you have prepared, whose will they be?'**

Your material belongings that you put so much security in one day will be stuff in your house that your family and friends will sort through, keep a few things, and then most likely donate or sell the rest. (I know...welcome to church!).

Money cannot guarantee the security you want or it promises for tomorrow. And it cannot guarantee the security you want for eternity. It does not last.

Let's look at #2...

4 Behold, the wages of the laborers who mowed your fields, which you kept back by fraud, are crying out against you, and the cries of the harvesters have reached the ears of the Lord of hosts.

2. False promise #2: Power

In that time period owning land was a status symbol. With more land and more wealth came more status. It gave you power and sway and ownership in the society. If you had land and wealth you were important.

So James here specifically rebukes these folks who would corruptly use their power and wealth, not to elevate or bless others, but to take advantage of others for the sake of maintaining or gaining a greater status, a greater identity.

They've hired some folks to come and work in their fields, promised them a paycheck, and then when it came time to pay ripped them off instead. "Hey, come mow my lawn, I'll pay you \$30." They mow the lawn. When it's time to get paid - "Hey, I didn't say \$30, you misheard. I said \$15."

Using whatever means necessary to advance themselves and advance their financial status. They're using money to get ahead and they don't care who they take advantage of, mistreat, or abuse.

Because here's the lies of money → Do you feel overlooked and unimportant? Do you feel like folks snub their nose at you, look down at you, scoff at you? Do you feel powerless?

I've got a solution for that → it's called the almighty dollar. Money is power, so more money = more power. This will give you meaning. This gives you control. Money means success, winning, and influence.

Sure some folks might get hurt, taken advantage of, ripped off - that's part of the world we live in though - it's dog eat dog. Everyone else around you is doing whatever it takes to get ahead, folks stomped on you to get ahead, not that big of a deal if you do too.

Here's the problem → **The heart of God is for the oppressed and powerless.**

James says - **the cries of the harvesters have reached the ears of the Lord of hosts.**

God's heart is not with the oppressor, it's always with the oppressed.

Their cries reach the ears of God. His eyes are on the lowly. His mercy and kindness is on those who are abused and oppressed.

So maybe money can give you power but (1) it's fleeting and (2) God's always on team powerless, not powerful. God's heart is always with those being hurt or mistreated.

So you need to get this → **You either love money and use people, or you use money to love people.**

Pastoral word to those in sales. And if I can just pastor you for a second. There are a number of you who call Citizens your church home who work in sales of some type or commission type work or are self employed in a commission type setting. ***I know that is a difficult place to be as a Christian.*** Can I just encourage you to spend some extra time with verse 4 this week, asking the Lord to guard your heart. I know the pull of saying something a little bit different than you should, wanting to skirt around some things to close the sale at the expense of someone else, being just the slightest bit shady to make the deal or get the contract.

I'm praying for you. For Holy Spirit protection of your soul. It would be worth some extra time of self-reflection and asking the Spirit to search your heart and guard your heart as you work.

James says → You've taken advantage of folks seeking power through money, without realizing that their cries have gone out to the one who is all-powerful. The one who owns all the riches of the world. You've mistreated and used to get money thinking it leads to power without realizing you have no power at all and God is your enemy.

Last part:

5 You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter.

3. False promise #3: Comfort

James says you have lived in luxury and self-indulgence. The word James uses for self-indulgence would be used in those times as the opposite of fasting. So where fasting is denying yourself, this idea of self-indulgence is never saying no to yourself. Using money to buy whatever you want whenever you want.

Here's the lie - Are you sad? Don't you feel like something is missing? Don't you feel like you were made for more? More joy? More contentment? More peace? More fun? Are you feeling a little beat down today?

Have you tried online shopping? Amazon can get it here in 4 hours!

Money becomes a falsely promised ticket to freedom and comfort. I need more money because more money = more fun! I have no problem with that hoarding stuff - I'm more than happy to spend everything that comes in and then some.

Money is a pathway to joy and my soul wants joy!

That feeling of peace and being ok and at home that your soul craves - that can be found, just got to purchase the vacation, the trip, the shirt, the shoes, the car - then you'll be content. Then you'll be happy. Then you'll get that euphoric feeling.

We live in a society built around the maximization of our comfort. Whatever I can do, whatever I can buy, to be as comfortable as possible 100% of the time. There are endless opportunities all around us to buy into this lie. To just "treat yo self!" To use our money to maximize our comfort, build a life of ease, indulge in whatever we want whenever we want.

And here's the **problem**, when we try to use money as god to bring us comfort and joy → **You'll never have enough.**

If you live as if money is the means of comfort and self-indulgence, you'll never have enough. Contentment is always right around the corner.

This is the way the Bible talks about it, Ecclesiastes 5. Written by Solomon, a king with more money than you could ever fathom, says at the end of his life → **Ecc 5:10 (NLT) - Those who love money will never have enough. How meaningless to think that wealth brings true happiness!**

Or if you don't want to believe the Bible, here's the famous quote from comedian Jim Carrey - **"I wish everyone could get rich and famous and everything they ever dreamed of so they can see that's not the answer."**

It'll never be enough.

My personal contentment issue. Maybe this isn't you, maybe it's just me - but I continually shock myself with my inability to be content. Something I think is incredible and such a blessing, can a few days or weeks later become a nothing. I remember when Lindsay and I were touring the house we live in now, we had put an offer in sight unseen because of covid restrictions. So we're under contract, but we're seeing it for the first time, and I remember getting to the kitchen, and the refrigerator had an ice maker. And we were stoked. Absolutely stoked. Our realtor straight up laughed at us. We walked in the kitchen and I saw it and my first response was actually, outloud - "DUDE, AN ICE MAKER YESSS." We were obsessed. Life of luxury right there. Couldn't believe it. But honestly - we thought this is the perfect house. Gives us more than enough space. Love it.

Everything about the house was awesome. For like 2 weeks. You know what we were doing after that? We could change this, we should change that. Do we want to do an addition? I just don't know if this house is big enough for us. We should paint that.

Money, wealth, possessions → that feeling of contentment in your soul that you crave - it never lasts. It's never enough.

- **We want money to be god and give us security → riches rot and people die.**
- **We want money to be god and give us power → God's heart is for the powerless.**
- **We want money to be god and give us comfort → We'll never have enough.**

Our worship of money killed Jesus

But the problem is not simply that money cannot actually give us everything it offers. The problem is not just that riches rot, people die, and we'll never have enough.

The problem is this. James says to those who worship money → **6 You have condemned and murdered the righteous person. He does not resist you.**

Who's he talking about there? Who is the righteous person who does not resist the condemnation and murder of these ungodly rich? **KING JESUS.**

So James tells them → you have looked to money for your security, your power, your comfort, and in so doing you've condemned and murdered the true righteous holy King Jesus.

It's not simply that money can't be god because it doesn't work..Money cannot be god because God is God, and God does not share the throne.

Which is why Jesus warns in **Matt 6:24 - 24 "No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.**

You cannot split your heart. You cannot serve both God and money. You cannot worship both God and money. Either money can be your god, or God can be your God. There's no both/and.

Here's what happens when we look to money to be God → We look at Jesus, the true God and King. And we say no. We turn instead to money. Money becomes our master. We cannot serve two masters, so money becomes our god and king instead. It's what we pledge allegiance to thinking it will give us in return all of the things our souls crave - security, power, comfort. We reject Jesus, we worship money - maybe not outright, maybe just in the lived reality of our lives.

And it is our rejection of Jesus, our sinful rebellion, that takes Jesus to the cross.

He died for our money idolatry. He dies for our worship of mammon. It is our sin of loving money, worshiping money (among other sins) that sent Jesus to the cross.

So James can boldly say - **Our unrighteous worship of money condemned and murdered the righteous one.**

And yet Jesus does not resist. He goes to the cross....willingly. Lovingly. Joyfully. Dies the death we and our sinful love of money deserve. Dies our death to ransom us, redeem us, forgive us, cleanse us - from all of that false worship and draw us back to Himself.

And here's the beautiful good news of the gospel - through the death and resurrection of Jesus, we have offered to us everything that money offers but cannot give.

- Jesus offers us true **security** in Him. To hand over our desire for control and entrust ourselves to a good Father who holds in His hands both our now and our future.
- Jesus offers us true **power** in Him. Not one where we have to win, but one where we die to ourselves and learn to live by the power of the Holy Spirit who lives inside of us and enables us to live holy lives using our power to love and bless others.
- Jesus offers us true **comfort** in Him. Peace for our souls. Rest for our weariness. Hope for our sorrows. Relief from our burdens. Joy in our sadness.

The one true God offers to us everything our soul craves and then some. Come find rest. Come find forgiveness. Come find peace. Come find joy. Come find life. Life now, and life eternal. Life that won't rot or perish or be taken from you. Life forever with me.

Money = Gift + Tool

Come put living faith in me, and then let me change the way you deal with your money.

Because here's how this works itself out into our lives:

When money is god, we're selfish. But when God is God, we're stewards.

I've got Jesus. I don't need money to be god and bring security and comfort and power. God is God. He brings me true security. He brings me true comfort. SO I don't have to hoard in self-protection. I can live open handed.

We can use it to not store up for ourselves, but to do as Jesus calls us in Matthew 6 - "store up treasures in heaven." We can use our money as a tool to help advance the kingdom purposes of God in this city and across the world.

- Hoard - security - eternity - give to missions + Citizens
- Oppress- power - powerless - serve powerless
- Buy - comfort - peace + joy - sacrifice for other's joy

We trust God enough to release our control over our money, take leaps of faith in generosity. We aren't just generous with what makes earthly sense, but we learn to live with different budgets and different mindsets than the rest of the world around us because we're a part of a heavenly kingdom and we want to do whatever it takes, include make financial sacrifices, to see God's mission advance in our city and in our world.

Conclusion

Let's be a church that let's the gospel impact our hearts towards money. Freed up to live with open hands. We don't need money to be god. We don't need to worship mammon. We don't need money to save us, free us, protect us, comfort us, validate us.

We have everything we need supplied in the eternal riches of Christ Jesus. By grace through faith we belong in the kingdom and family of God forever.

Communion.

Pray.