

THE POVERTY OF WEALTH-PART TWO

James 5:1-5

"Come now, you rich people! Weep and wail over the miseries that are coming on you. ² Your wealth is ruined and your clothes are moth-eaten. ³ Your silver and gold are corroded, and their corrosion will be a witness against you and will eat your flesh like fire. You stored up treasure in the last days! ⁴ Look! The pay that you withheld from the workers who reaped your fields cries out, and the outcry of the harvesters has reached the ears of the Lord of Hosts. ⁵ You have lived luxuriously on the land and have indulged yourselves. You have fattened your hearts for the day of slaughter."

INTRODUCTION

Martin Luther (1483-1546), generous to a fault, believed, "God divided the hands into fingers so money could slip through." Here are a few random thoughts about money: A miser isn't any fun to live with but makes a wonderful ancestor; Many have finally realized money can't buy happiness, so now they're trying credit cards; If Patrick Henry thought taxation without representation was bad, he should see what's happened to taxation *with* representation; a budget is a theological document; it shows who or what we worship; A Christian may view his/her money two ways: "How much of *my* money shall I use for God?" or "How much of *God's* money shall I use for myself?"; finally, If you had your life to live all over again, you'd need more money. Analysis by the U. S. Government Accountability Office reveals that as of April 2019, 48% of American adults over age 55 don't have any retirement savings. What's more, most households today tend to spend 10 % *more* than their income, no matter what their income level. We've often heard the expression, "Money talks." One man admitted, "It's true; money talks to me, and all it says to me is, 'Good-bye.'"

Is it possible to impoverish ourselves by our use or abuse of wealth? This is the key question we'll continue to explore in today's message, The Poverty of Wealth-Part Two.

I. THE ABUSE OF WEALTH

Last week, we mentioned that **James 5:1-6** makes two points: 1) To show the ultimate worthlessness of all earthly riches in securing our relationship with God or guaranteeing the quality of our lives; 2) To show the disgusting character of those who become possessed by their possessions. The warnings in today's text does not seek the *conversion* of greedy unbelievers but the *diversion* of believers from greed—to divert followers of **Jesus Christ** from making a god of prosperity and envying the wealth of the ungodly.

What is one of the chief downfalls of many Christians today? According to C. S. Lewis in *Mere Christianity*, it's that Heaven has become an afterthought to life on earth. Our primary goal has become achieving success and happiness according to this world's standards, in hopes of making our life on earth as *permanent* as possible. This makes us less focused on aligning ourselves or our world with God's standards of success. C. S. Lewis suggests our world suffers more from Christians who are so *earthly minded* they are of no heavenly good than from believers who are so *heavenly minded* they are of no earthly good. Nothing reflects the extent to which we are controlled by Heavenly standards, rather than by earthly standards, than our use or abuse of wealth. The Apostle Paul solicited the Church in Corinth for a relief fund for Christ's followers in Jerusalem who were undergoing persecution depriving many of them of homes and jobs. Paul wrote, "I am testing the genuineness of your love. For you know the grace of our Lord Jesus Christ: Though He was rich, for your sake He became poor, so that by His poverty you might become rich" (**II Corinthians 8:8b-9**).

Years ago, a merchant was asked to contribute to a certain church missions' fund. He gladly wrote what was then a quite generous check of \$250 and gave it to the solicitor. At that moment, a cablegram arrived. The merchant read it and looked troubled. "This cablegram," he said, "tells me one of my ships has been wrecked and the cargo lost. That makes a difference in my business. I will have to write you another check." The solicitor thought he understood and handed back the check for \$250. But when the merchant

wrote out another check, the solicitor was utterly amazed; it was for \$1,000! "Have you not made a mistake?" he asked. "No," said the merchant, "I have not made a mistake. To me, that cablegram was a message from my Father in Heaven. It reads, 'Lay not up for yourselves treasure upon earth . . . but lay up for yourselves treasures in heaven where neither moth nor rust doth corrupt, and where thieves do not break through nor steal'" (**Matthew 6:19-20**). This Christ-honoring merchant did not quote the next words of **Jesus** in **Matthew 6:21**, but he lived them: "For where your treasure is, there your heart will be also." James targets at least three wrongs that defy these commands of the Lord **Jesus**, our Savior and sustainer:

A. Hoarding (vss. 2-3): "Your wealth is ruined and your clothes are moth-eaten. Your silver and gold are corroded, and their corrosion will be a witness against you and will eat your flesh like fire. You stored up treasure in the last days!" There were three main sources of wealth in Biblical times: crops, garments, and precious metals. James chose Greek words for "decay" to depict hoarding, the sin of accumulating wealth with little thought of the needs of others or of giving an account to God over how it is used, as a poor guarantee of security in a decaying world: stored crops can be "ruined" (rot); garments can be "moth-eaten"; the value of precious metals can be "corroded" by deflation or crises. In 1906, J. B. Graham boarded the steamship *Valencia* with a bag of gold from the sale of an Alaskan mine; believing his gold secured his future. The *Valencia* ran aground on Vancouver Island's rugged southwestern coast. Uncharted rocks and fierce storms made it impossible for rescue vessels to approach from seaward. Scores of passengers drowned when their lifeboats were wrecked or capsized in the surf. Over the next 36 hours, terrified people huddled on the hurricane deck or clung to the rigging as huge waves slowly broke the ship apart. J. B. Graham frantically offered his bag of gold to anyone who would save him from death. He was ignored; the bag of gold was kicked here and there by desperate passengers in their struggles to cling to the broken deck. A huge wave then swept Graham and his gold, along with most remaining survivors, to their death beneath the waves.

B. Defrauding (vs. 4): "Look! The pay that you withheld from the workers who reaped your fields cries out, and the outcry of the harvesters has reached the ears of the Lord of Hosts." The poor and powerless of Biblical times were easily defrauded by the wealthy and powerful, just like today. But today a new form of fraud has become popular: people falsely claiming injury to receive wealth to which they are not entitled. On November 29, 2003, CNN ran a story, "Woman Knocked Over by Trampling Shoppers." At a Black Friday sale on DVD players at a Florida Wal-Mart, Patricia VanLester had her eye on a \$29 DVD player.. When the siren blared at 6 a.m. announcing the start to the post-Thanksgiving sale, a frenzy of shoppers apparently knocked this 41-year-old woman to the ground. "She got pushed down, and they walked over her like a herd of elephants," VanLester's sister reported. "I told them, 'Stop stepping on my sister! She's on the ground!'" Paramedics arrived and found the victim on top of a DVD player and surrounded by seemingly indifferent shoppers. VanLester was flown to a medical center for treatment. Wal-Mart officials called to apologize and offered to put a DVD player on hold for VanLester. Spokesperson Karen Burk commented, "We are very disappointed this happened. We want her to come back as a shopper." But investigators later discovered this "injured woman" had a history of similar claims. Patricia VanLester had collected thousands of dollars from several previous alleged incidents of injury.

C. Indulgence (vs. 5): "You have lived luxuriously on the land and have indulged yourselves." "Live luxuriously" refers to a cushy life of extravagant comfort. "Indulged yourselves" refers to satisfying one's appetites for physical pleasures, fun, and relaxation as one's god. Here's a good litmus test of our devotion to **Jesus**: How small does \$50 look when spent on clothes, in a restaurant, for an amusement park or concert, or to indulge one's hobby, and how big does \$50 look when put in the offering plate at church?

II. THE USE OF WEALTH

The pamphlet, *Seven Principles of Finance for the Believer*, by Jim and Pam Elliff, encourages those captivated by the indescribable depths of the Son of God's love toward us to make these commitments to **Jesus** to promote Christ-centered, other-worldly financial behavior. We will focus upon four principles:

1. *The Principle of Non-Attachment:* I will purchase or receive nothing that I cannot give away.

I Corinthians 7:29b-31: "The time is limited [until Christ's Return], so from now on those who . . . buy [should be] as though they did not possess, and those who use the world as though they did not make full use of it. For this world in its current form is passing away." Do dollar signs ever fill your eyes to the point you are willing to sacrifice your values to own something of great worth? An extremely wealthy old miser in declining health finally got serious about his eternal state. He went to a local pastor to ask what he could do to make up for never giving God much thought or even one dime to a church. He asked, "How about if I give the church every cent I have? Will that do it; will that guarantee I'll go to heaven when I die, if I give my entire fortune to you?" You know what the pastor should have said about repentance and God's saving grace to us through **Jesus Christ**. But after pausing a moment, this pastor replied, "Well, it's worth a try!"

2. *The Principle of Liberty:* I will owe no man anything but to love him. **Proverbs 22:7** advises us: "The rich rule over the poor, and the borrower is a slave to the lender." **Romans 13:8** commands: "Do not owe anyone anything, except to love one another." A minister spent years witnessing to his dentist. He finally agreed to come to church to learn more about the Lord. After the service, the pastor eagerly sought out the dentist to ask of his impressions of church that day. In a rather stern voice the dentist said, "I'm sorry, but I will not be able to attend your church ever again!" When the pastor asked why, the dentist said, "One of your members sitting across from me was singing praises to God through teeth she refuses to pay for."

3. *The Principle of Liberality:* I will seek to give away money and possessions for God's glory. In **Luke 6:38**, Jesus give us this challenge: "Give, and it will be given to you; a good measure—pressed down, shaken together, and running over—will be poured into your lap. For with the measure you use, it will be measured back to you." A Christian brother I knew who was about 40 years old foolishly nearly emptied his bank account every time his church announced a great financial need. As good stewards, Christians are responsible to strike an honorable balance between wisely saving for future times of decreased income and/or health, and sinful hoarding or selfish spending. American Christians earn \$4 trillion per year. They give on average 2.5% of their income to churches/charities (less than 3¢ per dollar and a third less than Christians gave during the economically strapped years of the Great Depression; 25% giving nothing at all.

4. *The Principle of Contentment:* I will be content to live on whatever God chooses to provide, whether little or much. Paul experienced many financial ups and downs, yet he wrote in **Philippians 4:11-13**: "I have learned to be content in whatever circumstances I am. I know both how to have a little, and I know how to have a lot. In any and all circumstances I have learned the secret of being content—whether well fed or hungry, whether in abundance or in need. I am able to do all things through Him who strengthens me."

CONCLUSION

A godly Baptist layman in South Carolina enjoyed great prosperity as the secretary-treasurer of a large cotton mill corporation. But in the early years of his marriage when his children were small, his debts were mounting. No matter how frugally his family tried to live and no matter how hard he worked, they kept falling farther behind in their bills. One night, finding himself unable to sleep due to the crushing weight of his debts, he went to his desk desperately seeking God's aid. He "wrote out a solemn contract with my heavenly Father." He promised he would remain faithful to the Lord, regardless of trials his family might face. He also promised he would "scrupulously tithe my income," regardless of "how pressing" his debts became, as God had commanded the Israelites to do to teach them the Lord was to have first place in their lives in everything (**Deuteronomy 14:22-23**).

Many would have thought him a fool. If he could not pay his bills using 100% of his income, how would he manage to do better using 90%? This man understood, though, that he was entering into a faith pact with his God. He fully trusted that if his family began giving the Lord first place in all things, including their finances, God would honor this trust. Yet, he was not content to give 10% of his income to the Lord. This

man who struggled at the time to avoid being buried in poverty promised in his "solemn contract" he would increase his giving to 20% should his salary rise to a certain level and 30% if it reached level he specified. He then named a figure, in his own words, "far beyond anything I hoped to earn," and committed himself to give to God's work half of everything he earned if he should somehow attain this goal. With tears in his eyes, this man told a pastor one day, "For many years it has been my privilege to give one-half of my income to the Lord."