

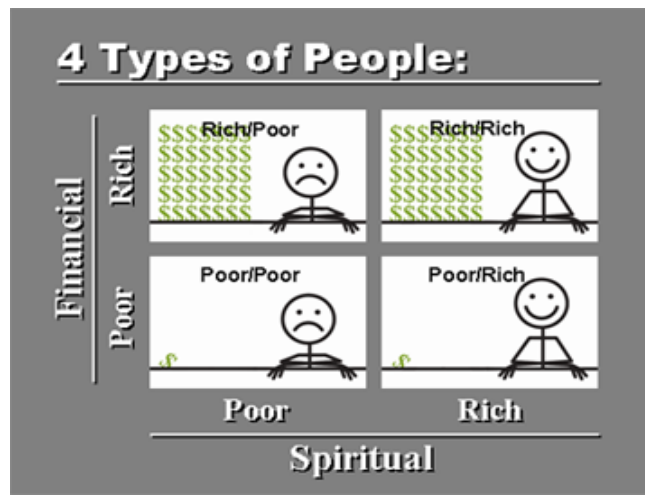
Marks of a Faith That Works

A Faith that Works... **Wisely Handles Wealth** James 5:1-6

- 1 *Come now, you rich, weep and howl for your miseries which are coming upon you.*
- 2 *Your riches have rotted and your garments have become moth-eaten.*
- 3 *Your gold and your silver have rusted; and their rust will be a witness against you and will consume your flesh like fire. It is in the last days that you have stored up your treasure!*
- 4 *Behold, the pay of the laborers who mowed your fields, and which has been withheld by you, cries out against you; and the outcry of those who did the harvesting has reached the ears of the Lord of Sabaoth.*
- 5 *You have lived luxuriously on the earth and led a life of wanton pleasure; you have fattened your hearts in a day of slaughter.*
- 6 *You have condemned and put to death the righteous man; he does not resist you.*

In a favorite movie of mine, *What About Bob?*, an astute observation is made: All people of the world can be sorted into two types: those who love Neil Diamond—and those who don't. I think that is true. A show of hands might indicate which side of that coin you land on.

But the Bible speaks of other ways people might be categorized, in terms of their financial and spiritual wealth.



I wonder into which of the four quadrants you would place yourself.

The first group would be those who are **Poor/Poor**. People who are poor financially on the outside, and they are also poor spiritually on the inside, bankrupt or dead in their spirit. Most of the

targeted fields of Central Bible Church's mission outreaches are to poor/poor people. They are in need of pure water for drinking, and in need of the One who gives Living Water for their soul.

The second classification is of those who are **Rich/Rich** people. On the outside they are financially affluent. But also on the inside they are rich. They have taken into their soul what Ephesians 3:8 calls "the unfathomable riches of Christ." They enjoy a daily relationship with Jesus Christ while also enjoying material blessings. There is not a conflict between those two conditions. You can have a lot of money and also have the righteousness of Christ by grace.

Some people in the Bible illustrate that one can be a rich/rich person. People of the Old Testament who would be examples of the rich/rich label would be Job, Abraham, Joseph in his later years, and King David. People in the New Testament who may be examples would be the businesswoman Lydia, the slave-owner Philemon, and the man who donated his grave for Jesus' burial, Joseph of Arimathea.

In our own day and in our city, we have those who are rich/rich. One man I have heard of is Robert Pamplin. I have a friend who told me a story about Mr. Pamplin. My friend was in financial difficulty while waiting tables at a nice restaurant that Robert Pamplin frequented. They got to know each other, and my friend mentioned the financial pressures he was feeling. The next time Mr. Pamplin came into the restaurant, he slipped an envelope into my friend's pocket. In the busyness of waiting tables, he forgot about the envelope until he was undressing the night. Can you imagine his amazement to open the envelope and see not just a note of encouragement, but also that Robert Pamplin had slipped him a \$1,000 tip.

By the way, I hope we Christians will practice generosity to our servers when we eat out. Especially when we bow our heads and pray before we eat. One of my daughters, who waited tables at Tony Roma's, said the wait staff would try to avoid getting tables of people coming from church or praying before they ate, because Christians were notoriously poor tippers. We might think it is "being good stewards of God's money." But the wait staff might have another name for it.

God has instructions for those of us who are rich/rich. It is found in 1 Timothy 6:17-19a, "Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy. Instruct them to do good, to be rich in good works, to be generous and ready to share, storing up for themselves the treasure of a good foundation for the future..."

The third classification of people is the **Poor/Rich**. People who are poor, but inside are rich. Most of believers in the early church were poor/rich Christians. James has already referred to them in chapter 2:5, "Listen, my beloved brethren: did not God choose the poor of this world to be rich in faith and heirs of the kingdom which He promised to those who love him?" 1 Corinthians 1 points out that within our Christian faith there are "not many wise, not many mighty, not many noble" among us.

Most of us here today would probably classify ourselves as poor/rich. But let me tell you poverty is a relative term. For most of our married life—Miriam and I with our three daughters—my

pastoral salary was under what the government considered the “poverty level.” I don’t know about Miriam—well, maybe I do know about Miriam—but I can say that though we were considered poor by some governmental table, we were really rich compared to most of the world. We always had a roof over us, though sometimes it leaked; we always had clothes, though they were bought used; we always had food, though powdered milk was what we could afford. Most people in the third world are poor, really poor. Compared to them, we never have been. But compared to Robert Pamplin, yes, I guess most of us could say we are poor.

The fourth categorization is the **Rich/Poor** person, the person who is filthy rich on the outside, but filthy rags on the inside. The Bible mentions rich/poor people often. In Matthew 19, Jesus said “It is easier for a camel to go through the eye of a needle, than for a rich man to enter the kingdom of God.” The rich man can be saved for, as Jesus continues, “With God all things are possible.” But the tendency of the rich/poor is not to realize their spiritual need because of their physical ease.

It is to those people—the rich/poor—that James addresses James 5:1-6. He is also addressing us. Even though most of our church members are not rich/poor (wealthy but without Christ), this paragraph is given to the church—to us—for our instruction. By looking over their shoulder, as it were, we will also learn some answers to four questions that you may have wondered about concerning money: How do we save money (vs. 1-3); how do we get money (vs. 4); how do we spend money (vs. 5); and how do we give money (vs. 6).

Q1: How do we save money (5:1-3)?

Answer: Not by hoarding earthly treasures, but by storing up heavenly riches.

- 1 *Come now, you rich, weep and howl for your miseries which are coming upon you.*
- 2 *Your riches have rotted and your garments have become moth-eaten.*
- 3 *Your gold and your silver have rusted; and their rust will be a witness against you and will consume your flesh like fire. It is in the last days that you have stored up your treasure!*

Did you notice the vivid words God uses to advise rich/poor people who have hoarded their treasure, thinking that it was secure? They are to “Weep and howl.” These are strong words. Not a tear in the corner of the eye. They are to have sheiks and loud lamentation. Now, these judgments about which they are to “weep and howl” have not yet come, but these events are so certain, so predictable, that he writes about them in the past tense, a literary device called the “prophetic future” written as the past tense. See verse 2-3.

“Your riches have rotted.” This refers to the vast storehouses of grains in silos. Your clothes—whether they are silk, supposedly impervious to moths—“have become moth-eaten.” “Your gold and your silver have rusted.” You say, “Gold and silver don’t rust.” That’s the point. In this lifetime, in this atmosphere of the cosmos/earth, gold and silver do not rust. But in the evaluating air of eternity, it does. The gradual oxidation process is speeded up. And the oxidation doesn’t stop with the metal, but also eats up the hand grasping onto it. “It will consume your flesh like fire.” Why? Because the rich/poor person has hoarded his money for security.

Jesus told of a man who had this same problem, not having enough barns to hold all his grain. The truth Jesus taught through that parable was this: “Be on your guard against every form of greed, for not even when one has an abundance, does his life consist of his possessions.” The parable concluded with the memorable words, “Thou fool. This night your soul shall be required of you.”

The American currency system tries to say our money is secure. The pictures on our green notations there are various landmarks that are to depict security and permanence. On the \$1 is a pyramid. On the \$5 is the Lincoln Memorial. On the \$10 is the Treasury Building. On the \$20 is the White House. On the \$50 is the Capitol Building. On the \$100 bill...I don't know I've never seen one. These all have secure landmarks. Maybe we ought to take a lesson from the Swiss. The 1,000 Franc Swiss note is the largest denomination of their currency. The person who held one of those might be tempted to feel secure in his wealth. The Swiss have artistically displayed a rich man on the back of the note, sitting at his counting table with stacks of gold and silver coins rising around him. A beautiful woman stands by his side. But in the background, in one corner, in the dimness of the light fading from his desk lamp, is the clearly discernable figure of the Grim Reaper.

A financial adviser would say to diversify your assets. The rich man of James 5 though he had done so: commodities—the grain in his silo; textiles—the cloth of his garments, and precious metal—the coins and bars of gold and silver. But he had not diversified enough: he had nothing in his eternal portfolio.

These are days of rich grace. Time when we can do what Jesus told us to do: Matthew 6:19-21, “Do not lay up for yourselves treasure upon earth, where moth and rust destroy, and where thieves break in and steal. But lay up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; for where your treasure is, there will your heart be also.”

This is exactly what Paul had in mind when he addressed rich people in 1 Timothy 6:19, encouraging them to “store up for themselves the treasure of a good foundation for the future.”

How about you? When God evaluates your diversification, he will not be critical of not having enough mutual funds in the international market. But he will ask about your sin account. Have your sins been paid for? Have you committed your life to his Lordship. That is the question he will ask. John 3:36 says, “He who believes in the son has everlasting life, but he who does not obey the son shall not see life, but the wrath of God abides upon him.” If you are a rich/poor person, or a poor/poor person, you should tremble. Turn to Christ and ask his forgiveness. Experience the “unfathomable riches that are in Christ.”

Q2: How do we get money (5:4)?

Answer: Not by cheating others.

4 *Behold, the pay of the laborers who mowed your fields, and which has been withheld by you, cries out against you; and the outcry of those who did the harvesting has reached the ears of the Lord of Sabaoth.*

In his commentary on this verse, Barclay—that's William, not Charles—says this: *“The day laborer in Palestine lived on the verge of starvation. His wage was small. It was impossible for him to save anything, and if his wage was withheld from him, even for a day, he and his family simply would not eat. That is why the merciful laws of Scripture again and again insist on the prompt payment of wages to the hired laborer.”*

Deut. 24:14 makes the same point, “You shall not oppress a hired servant who is poor and needy... You shall give him his wages on the day that he earns it, before the sun goes down, lest he cry against you to the Lord, and it be a sin to you.” And Jer. 22:13 cries out, “Woe to him who uses his neighbor's services without pay and does not give him his wages.”

Verse 4 of James 5 says the pay unjustly withheld cries out. Just as the blood of Abel cried out from the ground, just as the sin of Sodom and Gomorrah cried out to be punished, so the pay that was in the coffers of the rich man instead of the pocket of the person who deserved it, cries out to God, and has “reached the ears of the Lord of Sabaoth.”

The word Sabboath is left untranslated in the two places it is used: here and Romans 9:29. If it were to be translated, it would be translated as “hosts.” It is the strongest way to indicate God as an omnipotent God who would come to the defense of the underdog with the enumerable company of the hosts of heaven. When the underdog David comes against the champion Goliath he calls on the Lord of Hosts. 1 Samuel 17:45, “You come to me with a sword, a spear, and a javelin, but I come to you in the name of the Lord of hosts, the God of the armies of Israel whom you have taunted.”

And these labors cheated by the rich/poor man of James 5 could not go to their labor union, to the unfair labor practices board, or to the migrant workers union because they did not have those things. But they had God. And God was coming in judgment. He still hates injustice when we cheat others for money.

You don't have to be a rich person to have cheated others to gain what you do have. Have you ever cheated someone out of what they had coming? Have you borrowed and not returned? Loaned and not paid back? Didn't back up my handshake with a follow-through? Let the HS run through your conscience and ask him, “Have I gotten any money by cheating others?”

Q3: How do we spend money (5:5)

Answer: Not by living luxuriously without thinking about the coming day of judgment.

5 You have lived luxuriously on the earth and led a life of wanton pleasure; you have fattened your hearts in a day of slaughter.

When I was a teen, I became a businessman/farmer. Each spring I purchased a litter of little pigs. And at the end of each summer I would have them butchered, saving the profits for the next year's purchase of little pigs and oats. Yes, besides table scraps, I fed the pigs oats. My dad made me an automatic gravity-fed oats feeder. As soon as a pig eats his stomach full, more oats drops down. Unlike horses that are so stupid they will eat themselves to death, a pig will only eat until it is full. But the farmer who wants to raise the wiener pigs as quickly as possible, will always keep the oats dropping down before its little pig snout. A pig is smart enough not to overeat, but not smart

enough to realize with every mouthful of oats, he is that much closer to the butcher shop. He is “fattening himself for a day of slaughter.”

And that is the imagery of James 5:5. The rich/poor man—unconcerned about the future judgment—continues to fatten his hearts with the day of slaughter ahead. They’ve been feeding their flesh while starving their soul.

Sounds like “Lifestyles of the rich and famous. I heard of one movie star who showed extravagance, by filling their hot tub with \$50,000 of Champaign. I guess they wanted to have bubbly without the jets.

When asked about materialist bent of American society, Ron Post of NW Medical Teams said, “Yes, I’m more likely to see a tear in an eye for a scratch in the BMW than the starving children in Latin America.”

Q4: How do we give money (5:6)

Answer: Not by giving bribes to wield power.

6 You have condemned and put to death the righteous man; he does not resist you.

This rich/poor man doesn’t give his money to charitable organizations or for relief of the poor. Instead, he gives away his money in order to bribe judges to carry out his unjust vendetta against poor people he doesn’t like. James 2 observed “it is the rich who drag you into court.”

Today the rich may not be able to successfully bribe judges, but they certainly can pay lobbyists and bribe politicians for their own power trips. Instead of giving our money for bribes, we have the privilege of giving to God’s work by our tithes and offerings.

One of my main concerns here today is that everyone get out of the poor category. No, I may not be able to help you get out of the “poor” category when it comes to the financial measurement of your assets. But I have great news for you concerning the spiritual category. There is no reason for any of you to have “poor” attached to you as the second word in the formula. For Jesus himself was made “poor” that you might be made “rich”. “He who knew no sins, was made sin on our behalf, that we might be made the righteousness of God in him (2 Cor. 5:21).”

Becoming spiritually rich is as easy as A, B, C.

[Object lesson, having three volunteers come to the platform to illustrate the A (Admit your sin—putting on a black coat to illustrate your admission of guilt); B (Believe the facts of the Gospel—point at your head to show you know, understand, and believe as true that Jesus died for our sin and rose from the dead); C (Commit yourself to the Lord—have the volunteer close his eyes and fall backward into my arms, illustrating letting go past the ‘point of no return’).]

Today, are there those who want to be spiritually rich, by following the simple ABC’s of the Gospel?

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Song lyrics that express these truths:

“I’ll never be the same again...I’ve closed the door.”
“I have decided to follow Jesus...No turning back, no turning back.”
“I’d rather have Jesus than silver or gold”

I’d rather have Jesus than silver or gold
I’d rather be His than have riches untold;
I’d rather have Jesus than houses or lands.
I’d rather be led by his nail-pierced hand.

Than to be the king of a vast domain
Or be held in sin’s dread sway.
I’d rather have Jesus than anything
This world affords today.

I’d rather have Jesus than men’s applause;
I’d rather be faithful to his dear cause;
I’d rather have Jesus than worldwide fame.
I’d rather be true to His holy name.

He’s fairer than lilies of rarest bloom;
He’s sweeter than honey from out the comb;
He’s all that my hungering spirit needs.
I’d rather have Jesus and let Him lead.