

Right on the Money

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[0 : 00] James chapter 5, verses 1 through 6. If you're there, would you please stand with me as we honor the reading of God's word together.

! Come now, you rich! Weep and howl for the miseries that are coming upon you. Your riches have rotted and your garments are moth-eaten. Your gold and silver have corroded and the corrosion will be evidence against you and will eat your flesh like fire.

You have laid up treasure in the last days. Behold, the wages of the laborers who mowed your fields, which were kept back by fraud, are crying out against you.

And the cries of the harvesters have reached the ears of the Lord of hosts. You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter.

You have condemned and murdered the righteous person, and he does not resist you. May God add a blessing to the reading of his word. Would you please be seated? Growing up in Kansas City, one of the things that I liked to do as a kid, as a teenager, and still like to do when I visit with my family, is go to the Country Club Plaza.

[1 : 34] And in Kansas City, you know what I'm talking about. The Country Club Plaza is kind of a ritzy area of town. They have, you know, nice restaurants and shopping. And close to the Country Club Plaza is a neighborhood called Mission Hills.

And I remember, especially as a teenager, when we could drive getting in the car with my friends, and if we would go to the plaza, one thing we would do is we would drive through the neighborhoods of Mission Hills.

Mission Hills was a very luxurious neighborhood where the wealthiest of the wealthy in our community lived. For example, Patrick Mahomes, whom the Chiefs recently signed to a 10-year, \$450 million contract, one of his houses is in, amen, one of his houses is in Mission Hills, and that's where he lives during the season.

You drive through and you see these, again, these beautiful big houses, Rolls Royces, Ferraris, Lamborghinis, these really nice cars, and you can't help but, especially for us as we are teenagers, drive through that neighborhood and think, what I have isn't so good.

If I just had what they had, if I could spend my life and get to this point, life would be good. Life would be great. It's hard not to envy the rich at times, isn't it?

[3 : 02] Now, compared to the rest of the world, the average American is incredibly wealthy. If we took someone from an impoverished nation, if we dropped them in Bartlesville, your neighborhood, your house, with running water and electricity, would be something that probably would create envy inside of them as well.

But unless your name is Jeff Bezos, Elon Musk, Bill Gates, or Warren Buffett, you probably feel like you lack wealth today. And you probably struggle with envying those who have it.

And the thought that making more money will somehow bring all of your problems to an end. Well, the Bible says, despite the way many prosperity preachers have misused it, it has something very different to say about money and about wealth.

Jesus often warned about spending our lives pursuing it and thinking that it is what we most need.

In his Sermon on the Mount in Matthew 6, 19-24, Jesus said, Do not lay up for yourselves treasures on 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 and steal. For where your treasure is, there your heart will be also. The eye is the lamp of the body.

[4 : 39] So if your eye is healthy, your whole body will be full of light. But if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness.

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 love God, serve God, and money.

When Jesus explained the parable of the sower to his disciples in Mark 4, he issued another warning about the love of money. In Mark 4, 18 through 19, he said, And others are the ones sown among the thorns.

They are those who hear the word, the gospel, but the cares of the world, and the deceitfulness of riches, and the desire for things enter in and choke the word, and it proves unfruitful.

This warning is issued against those who think that money, that material possessions will satisfy the desires of their hearts, and they compromise their faith, wasting their lives seeking and pursuing perishable treasures.

[5 : 55] You cannot serve God and love money. And you should not be envious of those who have a lot of it. And that's the point I believe James is making pretty forcefully in our text this morning.

So the main idea for this morning's sermon is this. People who pursue wealth instead of God should not be envied. People who pursue wealth instead of God should not be envied.

In chapter 1 of James, remember, he says that Christians should count it all joy when they experience trials of various kinds. And then in verse 5, he says that what we need to pray for during our trials isn't more money to somehow buy our way out of them, but instead we should pray for the wisdom of God.

He says there, If any of you lacks wisdom, let him ask God who gives generously to all without reproach, and it will be given to him. We need God's wisdom for everything.

And I think especially we need God's wisdom when it comes to money. Because as Jesus said in that passage in Matthew chapter 6, we are easily tempted into believing that it can provide us with a greater sense of security than God.

[7 : 27] That having more money can make our lives better than God can. But as we see, and as we'll see, I should say, in our text today, those who possess a lot of money end up being possessed by their money.

And that is not an envious position to be in. Last week, as we looked at James 4, 13 through 16, we saw that what we say and what we think and what we do with our lives matters a lot to God.

It matters a whole lot. And here, James is continuing on with that theme, warning against wasting our lives in pursuit of money.

And so he provides us with two reasons why you should not envy people who pursue and acquire wealth instead of pursuing God.

The first reason he gives is this. In verses 1 through 3 and verse 5, Their lives will end in eternal misery. You shouldn't envy them because their lives will end in eternal misery.

[8 : 37] Look again with me at verse 1. Come now, you rich, weep and howl for the miseries that are coming upon you.

You know, while weeping is associated with repentance in the Bible, you look at James chapter 4, verse 9, Howling is not. In the Greek, the word used for howling refers to shrieking and screaming. If those who were rich and who made money their God were to receive a vision of the eternity that awaited them for rejecting God in pursuit of acquiring and maintaining their wealth, they would or they should respond by bursting into shouts of screams and despair violently, uncontrollably, if they knew what awaited them.

In Luke 16, Jesus tells us a parable that was given in the hearing of some Pharisees. And in verse 14, that describes the sinful condition of their heart.

It says, The Pharisees, who were lovers of money, heard all these things and they ridiculed Jesus. And then Jesus shared this parable in verse 19 of that same chapter.

[9 : 56] There was a rich man who was clothed in purple and fine linen and who feasted sumptuously every day. And at his gate was laid a poor man named Lazarus covered with sores who desired to be fed with what fell from the rich man's table.

Moreover, even the dogs came and licked his sores. The poor man died and was carried by the angels to Abraham's side. The rich man also died and was buried.

And in Hades, being in torment, he lifted up his eyes and he saw Abraham far off and Lazarus at his side. And he called out, Father Abraham, have mercy on me and send Lazarus to dip the end of his finger in water and cool my tongue, for I am in anguish in this flame.

But Abraham said, Child, remember that you in your lifetime received your good things and Lazarus in like manner bad things.

But now he has comforted here and you are in anguish. Notice the unchanged condition of the rich man's heart. He's in misery, but he still acts as if Lazarus is beneath him and should serve him by fetching him some water.

[11:17] There's no repentance, but there is misery. Unquenchable fire. Undying memories of lost opportunities.

Unquenchable peace. And unalterable separation from God eternally. Matthew, Mark, and Luke record an encounter that Jesus had with a rich man.

The man wants to know what he must do to earn or inherit eternal life. And Jesus asks him some questions.

He leads him to the realization that his money is truly his God. It's truly what he values. It's truly what he worships.

And when Jesus challenges him to give his wealth to the poor and follow him, the Bible says that the young man was disheartened by the saying, and he went away sorrowfully, for he had great possessions.

[12:19] Then what Jesus said next would have shocked his disciples in Mark 10, 23 through 27. Jesus looked around and he said to his disciples, how difficult it will be for those who have wealth to enter the kingdom of God.

And the disciples were amazed at his words. But Jesus said to them again, children, how difficult it is to enter the kingdom of God.

It is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God. And they were exceedingly astonished and said to him, then who can be saved?

And Jesus looked at them and said, with man, it is impossible. But not with God. For all things are possible with God. See, the Jews believed that the more wealth a person had, the more offerings they could give, and thus greater ability to earn God's favor and receive his salvation.

The rich young man was someone who would have been envied. He's someone whom people in our culture would envy.

[13:38] He's young. He has a lot of money, a lot of time to spend it. And you might be thinking, or you could be tempted to think, that God must be on the side of someone like that.

What more could you want? But Jesus didn't envy him. Jesus pitied him and his attachment to his wealth that kept him from trusting in God.

The rich don't need your envy. They need your witness. Like James, they need your warning about the misery that awaits them for wasting their lives in pursuit of acquiring and hoarding their wealth instead of pursuing Christ.

It is better to have Christ and to pursue Christ than to have all of the wealth in the world. As Jesus said again in Mark 8, 34 through 38, the crowd was coming to him with his disciples and he said to them, if anyone would come after me, let him deny himself and take up his cross and follow me. For whoever would save his life will lose it. But whoever loses his life for my sake and the gospels will save it. For what does it profit a man to gain the whole world and forfeit his soul?

[15:08] For what can a man give in return for his soul? For whoever is ashamed of me and my words in this adulterous and sinful generation of him, will the son of man be ashamed when he comes in the glory of his father with the holy angels.

James adds in verses 2 through 3, your gold and silver have corroded and the corrosion will be evidence against you and will eat your flesh like fire. You have laid up treasures in the last days. Now some people could read that verse and object that gold doesn't corrode. But that's the point. James is saying that even that which you think will never lose its value, one day will lose its value. I think we need to understand this and apply it in at least a couple of ways. First, all the wealth that someone has spent their life acquiring and hoarding cannot prevent the inevitable.

God is a righteous judge who owns all things. And he can't be bought. He can't be bribed. The wealth the person has hoarded is material.

[16:28] It is not spiritual. It stays on earth while they stand naked before God in judgment. But the one thing that it will do is it will serve as a witness against them and how they wasted their lives.

In accumulating, hoarding, and storing earthly treasures with no regard for God, his will, and their eternity, the Bible says what they've actually been storing up is God's wrath against themselves.

Romans 2.5, But because of your hard and impenitent heart, you are storing up wrath for yourself on the day of wrath when God's righteous judgment will be revealed.

Secondly, we need to understand what James means by the last days as we prepare for the last day. In the New Testament, the last days encompasses the time between Jesus' first coming and his second coming.

You and I, we are currently living in the last days. The last day, or the day of our Lord, will come at the end of human history as we know it.

[17:47] A day Isaiah describes as a time when the haughtiness of men shall be humbled and the lofty pride of men shall be brought low and the Lord alone will be exalted in that day.

Again, the point is that Christians should not envy those who waste their lives hoarding wealth because the day of judgment is drawing near.

It could be today. James sharply rebukes those who he says in verse 5, have lived on the earth in luxury and in self-indulgence.

You have fattened your hearts in a day of slaughter, this coming day of their judgment. And so I hope you see that those who waste their life in the pursuit of accumulating and hoarding their wealth should not be envied but be witnessed to because a terrible day, a horrifying eternity awaits those who reject God, using their wealth to serve their own desires instead of his purposes.

So the application here is to view wealth from God's point of view and to do something different with it. Do what he wills for you to do with it.

[19:14] First of all, understand that your wealth belongs to him. Your life belongs to him. You aren't an owner but a steward of what you have received from God.

But understand this, if God has gifted you with a career or an inheritance that has led to material prosperity for you, good, good.

Give him the praise for that. Provide for your family. But don't let it become your God. Don't stash it away without regard for God's will for you and how he wants you to use it.

And the Bible says that God has given you those resources to advance his kingdom on the earth. And that includes all of us.

Again, by the world's standards, you're wealthy. The Bible says that we are to, again, advance his kingdom with our wealth. 1 Chronicles 29.3, Mark 12.42-44, Luke 6.38, 1 Corinthians 16.2-3, 2 Corinthians 8.2, and 9.6-7.

[20:24] He desires you to use your wealth to win the lost. Luke 16.9, to care for those who are in need. Galatians 2.10, 1 John 3.16-18, and support those whom he's called into ministry.

1 Corinthians 9.4-14, Galatians 6.6. We are all commanded to give in these ways and to do so with a glad and thankful heart because we know that we've received from Christ something that is better, something that is imperishable, a salvation that is sure for all eternity.

And so in 2 Corinthians 9.7, we are told, God has given you his best.

Don't give him what's left. Invest in your eternity by using your earthly resources on what truly matters during these last days and be thankful.

You'll be thankful when that last day arrives. 1 Corinthians 3.12-14 says, Now if anyone builds on the foundation with gold, silver, precious stones, wood, hay, straw, each one's work will become manifest, for the day will disclose it, because it will be revealed by fire.

[21:52] And the fire will test what sort of work each one has done. If the work that anyone has built on the foundation survives, he will receive a reward. The principle here is that we give God our best to advance his kingdom, and we will not be disappointed for doing so.

So again, James says, Don't envy people who pursue and acquire wealth instead of God because they face eternal misery. And in verses 4 and 6, James gives us the second reason why Christians should not envy people like that.

Their lives are wasted in making others miserable. That's the second point. Second reason why we should not envy them, because they use their lives, they waste their lives in making others miserable.

Look with me at verse 4 again. 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 had reached the ears of the Lord of hosts.

This verse captures the evil desires that exist in the hearts of those who waste their lives pursuing wealth. It's cruel to rob a laborer of their bread as they sweat to supply bread for your table and

bread for you to sell and make a profit, isn't it?

[23 : 19] Profiting by defrauding others is something that the Bible strictly forbids. Leviticus 9.13 You shall not oppress your neighbor or rob him.

The wages of a hired worker shall not remain with you all night until the morning. Deuteronomy 24.14-15 You shall not oppress a hired worker who is poor and needy, whether he is one of your brothers or one of the sojourners who are in your land within your towns.

You shall give him his wages on the same day before the sun sets, for he is poor and counts on it, lest he cry against you to the Lord, and you be guilty of sin.

You know, we see the same kind of behavior in our world today, don't we? Think of those big corporations, executives who give themselves large bonuses at the end of the year, while at the same time they're laying off a lot of their workforce.

Ponzi schemes like the one recently with Bernie Madoff. In 2021, the FTC reported that consumers lost \$5.8 billion as a result of fraud.

[24 : 41] \$5.8 billion. And I think this principle also can apply to people on a smaller scale.

You don't have to be wealthy to treat people miserably because of your pursuit to have more and not work for it. Like the deadbeat husband or father who's unwilling to get a job and expect his wife and his parents, maybe even his children, to do the work and provide for him.

People who cheat others of their hard-earned income think that they are smart. But as James points out, God, who is the commander of heaven's armies, sees it, knows about it, and will do something in regard to it.

But as James points out, there is no way for you to cheat other people again, and God not to know what you've done. In the end, those who defraud others end up defrauding themselves.

Blind to heaven. Deaf to warnings of hell. Insensitive to the impending day of slaughter, they indulgently stumble into the eternal reality that awaits them.

[26 : 11] In verse 6, James continues to describe the misery inflicted on others by those who waste their lives pursuing and hoarding wealth. There he says, You have condemned and murdered the righteous person.

He does not resist you. So here what we see happening is having unjustly hoarded the money that they robbed from poor laborers and having spent it on themselves, those who pursue wealth are described in verse 6 as literally willing to kill whomever they need to kill to maintain their luxurious lifestyles.

God has established courts to dispense justice fairly and impartially. You can read about that in Deuteronomy chapter 17. But it wasn't long before Israel and their history became corrupt and their judges became corrupt, accepting bribes and allowing the guilty to go unpunished while the innocent suffered.

And you know what? That was the case for Jesus, wasn't it? He was unfairly tried. He was accused by false witnesses. The crowds pleaded for Pilate to spare Barabbas and cried out for Jesus to be crucified.

Why did they hate him so much? Well, John 7, 7, Jesus says, The world cannot hate you, but it hates me because I testify about it, that its works are evil.

[27 : 47] I understand, I know that this is not maybe a message where the two reasons both include the word misery. It's maybe not the kind of sermon that you are wanting to hear today.

And I know that this truth might hurt. You can argue with it. You can decide that you don't like it. But it doesn't make it any less true.

Throughout our history, people have lied, cheated, and killed to acquire wealth.

People have done it. Nations have done it. And apart from saving faith in Christ, the reality that awaits those who have rejected him, who waste their lives amassing earthly treasures, is an eternal separation from God, his goodness, his grace, his love, his mercy in hell.

Christians are called. Christians are commanded. Christians are equipped to live differently, to see wealth differently, to treat others differently.

[29 : 06] Not as people we use and people we abuse to get more for ourselves, but as people who, like Jesus, we seek to love and to serve. Matthew 7, 12.

Jesus said, So whatever you wish that others would do to you, do also to them, for this is the law and the prophets. That sums it up. Matthew 22, 37 through 39. He said, You shall love the Lord your God with all your heart, with all your soul, with all your mind.

This is the great and first commandment, and the second is like it. You shall love your neighbor as yourself. Christians. Our responsibility is not to live our lives to make much of ourselves, but much of Jesus Christ.

This earth is passing away. Your life is passing away. And what you do with it matters.

How you spend it matters. Don't waste it. Don't envy those who pursue wealth and who hoard it and who hurt people to keep it.

[30 : 17] It's a life of misery. And God offers you something that is much better. As James said at the beginning of the epistle, Pray for wisdom.

Pray that God will make you wise in this life, that you won't waste it foolishly. Delight and rejoice in who your true treasure is.

Who is that true treasure? Jesus said, Matthew 13, 44 through 46. The kingdom of heaven is like treasure hidden in a field, which a man found and covered up.

Then in his joy he goes and sells all that he has, and he buys that field. Again, the kingdom of heaven is like a merchant in search of fine pearls, who on finding one pearl of great value went and sold all that he had, and he bought it.

Jesus Christ is that treasure. And so the main point of application is this. Use your earthly wealth to store up heavenly treasure.

[31 : 19] Use your earthly wealth to store up heavenly treasure. I finished reading a book recently called Endurance.

Endurance is about an expedition that took place in 1914, led by Ernest Shackleton. Their mission, their objective, was to sail to Antarctica and be the first to cross the entire continent.

If you know anything about Antarctica, I doubt any of you have been there. It's treacherous. It's a place that's not very hospitable to man.

And so it was a dangerous journey. And as they were sailing towards Antarctica, they're in the bay, the sea there, these large flows of ice, which break off the glaciers and things, they will come together and they'll form together.

And so their boat was stuck in the midst of all these flows of ice that all of a sudden had come together and locked them in. And eventually those flows of ice, the pressure just kept coming against the boat and it destroyed their boat and it sank.

[32 : 35] And so for two years, these men lived on those flows of ice as they tried to get off of them to land. And so eventually they did.

They took a lifeboat, two lifeboats, and they made it to Elephant Island, which is off the coast of Antarctica. And then three of them proceeded to go to a land that was another island further away to get help.

For two years, they lived in this way, about 25 men. And during that time, you know, they shared what little resources they had.

They kept alive. They performed amputation inside of their tents for one another. It's crazy. And, you know, a warm day in Antarctica is 30 degrees.

Can you imagine that? And so you have to imagine that one of the most important things that these men had was their coats. And so at the end of the book, it describes the rescue.

[33 : 41] As Shackleton comes back with a ship to get the rest of his men, he won't even go on the island. It's like, I've had enough of that. And he doesn't even go to his men. He just yells at them, drop it all.

Don't worry about anything. Get in the boat and let's get out of here. And one of the men, when he saw the ship in the distance coming, what he did is he took off his coat and he took one of the oars that they had left and he tied his coat around the oar and he waved it.

And he waved it just hoping that they wouldn't lose sight of them. And then he left it there at that lookout point on the island. And the story ends with that man talking about seeing his coat waving in the distance.

I want to share it with you. He said, I stayed on the deck to watch Ellison Island recede in the breeze of the hillside. I could see my Burberry jacket flapping in the breeze on the hillside.

No doubt it will flap there to the wonderment of gulls and penguins till one of our familiar gulls blows it all to ribbons. And I share that story with you.

[34 : 45] Because when Jesus returns, when Jesus returns, you will understand the true value of the things that you value right now.

What more could you need to survive Antarctica than your jacket? And then all of a sudden you're rescued and I don't care about that thing. Let it blow away into smithereens.

I've been saved. I've been rescued. When Jesus comes back, all these things that you value and treasure now, you're not going to be like, well, wait a second, Lord.

What about my house? What about my car? What about my bank account? What about that heirloom that's so important to me? No, you'll be like, see you later. Bye-bye.

You mean nothing to me now. Treat your valued possessions as much as you can like that now, brother and sister.

[35 : 54] Because one day it'll be gone. And so will you. And you'll be glad. And you won't miss those things. Measure their worth by Christ's salvation.

Young person. Young person. Don't waste your life envying wealthy people. Don't waste your life thinking that that's the way to live.

Work hard. Seek God's will. And maybe he will lead you to a career that will see you prosper. Use it to advance his kingdom. Don't waste your life in the ways that the world tells you to.

Older person. don't think that your life is all of a sudden a failure because you haven't amassed enough wealth, that you haven't hoarded enough to pass on.

Rejoice in the treasures that await you in heaven. Be smart with it. Work hard for it. There's nothing sinful about having it, but it's your motivation in keeping it or in hoarding it and how you treat it.

[37 : 13] Is it your God or is Christ your Lord? I want to conclude before we get to our application questions with two scriptures.

1 Timothy 6, 6-10. But godliness with contentment is great gain, for we brought nothing into the world, and we cannot take anything out of the world.

But if we have food and clothing with these, we will be content. But those who desire to be rich shall fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction.

For the love of money is a root of all kinds of evil. It is through this craving that some have wandered away from the faith and pierced themselves with many pains.

Hebrews 13, 5. Keep your life free from love of money and be content with what you have.

[38 : 15] For he said, and I love this, I will never leave you nor forsake you. What more could you want? Money cannot buy that promise and that hope.

Four questions of application for you guys to discuss in your community groups tonight, to look at today, and I encourage you throughout the week. Question number one. How does greed, how does greed blind us to spiritual realities?

Where have you seen this show up in your own life? Question number two. How does the gospel, how does the gospel help us to root out the love of money from our hearts?

Question three. Read 1 Timothy 6, 17 through 19. What does this passage say about how God expects the wealthy, expects the wealthy to use their riches?

Read Luke 21, 1 through 4. Question four. What does this passage teach about you, God, and money? What does it teach about you, God, and money?

[39 : 28] So again, that's greed, gospel, wealthy, and teach are those fill-ins. And I hope that you have a great time continuing the study tonight. Right now, would you bow your heads with me, and let's pray.

Lord, we are, especially in our culture, just surrounded every day by messages that, from this world, that try to convince us that what we have is not enough.

God, I thank you for your word, because it just reveals how false that message is.

Lord, we've heard a lot of what your word has to say in regard to ourselves and money and how we should see it and how we should use it. And so, Lord, I pray that instead of envying those who have it and in seeing the reality of their desperate need for the truth and the horrible reality of hell that awaits them, that we would witness to them, that we would pity them, that we would work hard to share the gospel with them in the hopes that you might save them.

Lord, compared to the rest of this world, we know that we have a lot. And you've given us more than enough to be content with.

[41 : 10] And so, Lord, I pray that you would open our eyes to see how much better you are, the things that you've blessed us with that money can't buy and that we would find ourselves just more content than we ever have been before.

That, Lord, we would open our hands to you and we would treat you as the owner that you are and ourselves as stewards and say, whatever you put into these hands, I will use to advance your kingdom, whatever you take out, I will praise your name.

God, I pray that collectively we would do our part not to envy the rich, but to be lights in this world that need a better message, one that is truly full of hope and life, that Jesus Christ is the way and the truth and the life and your salvation in him and no other.

We ask these things in Jesus' name. Amen. I'm I'm I'm I'm I'm