

The World According to Jim
“How Much Is Too Much?”
James 5:1-6

Introduction

- Sunday, Sept. 14. Lehman Brothers files for Chapter 11 bankruptcy. Bank of America announces its plan to buy the iconic Merrill Lynch. Fannie Mae and Freddie Mac are already in the toilet.
- Sept. 15. The worst day on Wall Street in seven years. The Dow drops 500. Rumors of an AIG collapse circulate. Washington Mutual needs a savior.
- Sept. 16. The government announces an \$85 billion bailout of AIG, the 18th largest company in the world.
- Sept. 17. The Dow drops another 450. Wachovia Bank wobbles.
- Sept. 18. Initial plans of a federal government bailout of the banking system leak. AIG is tossed out of the Dow Jones.
- Sept. 19. The SEC takes emergency action and temporarily bans investors from short-selling financial companies. The Dow rallies.
- Sept. 21. Treasury Secretary [Henry Paulson](#) announces a \$700 billion bailout proposal. Goldman Sachs and Morgan Stanley are reorganized to keep them from failing.
- Monday, Sept. 22. The Dow drops 373 points on doubts about the bailout plan.
- Sept. 25. Washington Mutual collapses. The biggest bank failure in history.
- Monday, Sept. 29. The House of Representatives votes down the \$700 billion bailout plan. Financial markets are slammed. The Dow falls 777 points, its largest one-day point drop ever. Japan’s Nikkei index falls 4%. Australia’s index, 4.3%. Taiwan, 3.6%.
- How many times have you checked your account balances in the last few weeks? Our senses are tuned in to all things financial right now. The talk shows, newspapers and blogs can’t stop talking the economy. Recession. Unemployment. Subprime mortgage crisis. The housing bubble. They all remind me of Proverbs 23:5. *Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle.*
- There is a silver lining to this economic turmoil.

Transition

[Slide #2] In the World According to Jim...

Proposition

- **Wealth is a threat to discipleship**

- Your money is one of the biggest threats to your walk with God there is. For the sake of your soul the financial meltdown may actually be a good thing. Yeah. You heard me. A good thing because, just maybe, it'll teach us to be less dependent upon money, wealth, and possessions. Those things are absolutely toxic to following Christ. Luke 8:14. *The seed that fell among thorns stands for those who hear, but as they go on their way they are choked by life's worries, riches and pleasures, and they do not mature.* That soil choked by the riches and pleasures of life is a soil that produces no harvest whatsoever. Zip. It's dead soil. It's possible to spiritually choke on material wealth.

Transition

Look at James 5:1-6. James 5 is another shot across the bow of our comfortable, materialistic, consumer driven lives. [Slide #3] James says here in 5:1-6 there are...

Organizational Sentence

- **Four ways we mismanage wealth and threaten our Christian identity**

Background/Setting

- This is now the fourth time James has focused on the relationship between the rich and poor. He did so in 1:9-11 specifically addressing *the brother in humble circumstances*. The poor person who should *take pride in his high position*. And the rich who *should take pride in his low position*. Then in 2:1-12. A sick situation in which favoritism was possibly being shown to the wealthy. *Suppose a man comes into your meeting wearing a gold ring and fine clothes, and a poor man in shabby clothes also comes in.* Then James 4:13-17. *Now listen, you who say, "Today or tomorrow we will go to this or that city, spend a year there, carry on business and make money."* The only people capable of that kind of entrepreneurial lifestyle were the wealthy merchant class. James rips them for their short-sighted, self-serving actions. And now chapter 5. *Listen up, you rich people.*
- Most of the people I read this past week suggest that chapter 5 was written to rich unbelievers outside the church. I disagree. I think James's words here are for rich people within the church who think they are Christians. They may or may not be Christians, which is exactly James's point. Wealth is so dangerous that continued ongoing misuse of it may mean you really were never in God's kingdom to begin with. Strong warnings for big dangers. There are few threats greater than that of misused, mismanaged wealth.

Transition

Look at verses 1-3. Four ways we mismanage wealth. **First way.** [Slide #4] By **selfishly hoarding**. Listen. *Now listen, you rich people, weep and wail because of the misery that is coming upon 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.*

Main Points

- The problem? **Verse 3.** Hoarding wealth. Hoarding wealth. Stuffing it away. Padding the bank accounts. Quick gains. Easy money. Piling up more and more and more. By the way, how do you convince someone they're a hoarder? The little old lady who cloisters fifty cats in her 20x20 studio apartment rarely recognizes the problem. May God open your eyes, my eyes.

- Verse 3. *You have hoarded wealth in the last days.* Or as the Revised English Bible puts it, *you have piled up wealth in an age that is near its close.* As Doug Moo rightly points out, “In the western world, where amassing material wealth is not only condoned but admired, we Christians need to come to grips with this point in James and ask ourselves seriously: When do we have too much?”¹
- How is it that we can take for ourselves the name Christian and yet ignore all that Christ says about the threat of money, wealth and possessions? Jesus warns in Matthew 6:19-24 *do not store up for yourselves treasures on earth.* So what do we do? We store up heaps of stuff for ourselves like no other generation in the history of the world. Jesus says *No one can serve two masters.* So what do we do? We fall into the trap of thinking we can have it all, that we can serve two masters. That we can have the American dream. Two new cars. A nice landscaped house. No weeds in the lawn. Nice clothes. Money in the bank. The latest gadgets. The coolest toys. And still save our souls. You know what? Just maybe you can’t. Hoarding is deadly dangerous.
- Because James says if we hoard up stuff for ourselves we’re blatantly misusing wealth. The story is told of my grandfather who went to brush his teeth one night and grabbed the Desitin Diaper Cream. That’s accidental misuse. Hoarding is blatant misuse. And the consequences of hoarding are nasty. That’s why James says weep, wail. *Now listen, you rich people, weep and wail because of the misery that is coming upon you.* Persistent selfish hoarding, using your wealth for your own selfish purposes, is blatant misuse and leads to condemnation. **Verses 2-3.** *Your [hoarded] 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.*
- It’s like a scene straight out of some horror movie. The idle, unused hoarded gold and silver corrodes and tarnishes from lack of use. It’s meant to be given away. To meet needs. Then in the courtroom trial after the age has closed that corrosion, that tarnish stands up as a witness crying out MISUSE! MISMANAGEMENT! It’s as if the wealth itself knows it’s been mistreated and misused by being hoarded and calls for justice by testifying against its owner. *Their corrosion will testify against you and eat your flesh like fire.* The result of hoarding is destruction. You absolutely cannot continue to hoard what you have and be a follower of Christ.
- Why? Because hoarding is the opposite of faith. As one commentator suggests, “Hoarding is another way of saying that God cannot be trusted. Would you need to pray, ‘Give us this day our daily bread?’ if you had substantial goods hoarded up?”²
- Listen very carefully to what I am about to say. The American Way of Life is a square peg in the round hole of Christian discipleship. It just won’t fit. Some of you have spent your entire adult lives trying to make it fit. You’ve got to choose. Teens, you’ve got to choose now before you have money what you’re going to do with it. You can’t have it both ways. *“No one can serve two masters. 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 both God and Money.*

Transition

¹ Moo, p. 210.

² Baker and Ellsworth, p. 133.

Here's the deal. Selfishly hoarding means somebody who needs that wealth is not getting it, which is what James says in verse 4. The **second way** we mismanage wealth. *Look! The wages you failed to pay the workmen who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty.* We mismanage wealth **by defrauding others**.

- Hoarding is a form of theft. Selfishly hoarding means you're stealing from others who need what God has entrusted to you. *Look! The wages you failed to pay the workmen who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty.* We mismanage wealth **by defrauding others**.
- The situation James speaks about here is that of the rich landowner failing to pay the day laborer. Prompt payment was important for the day laborer who barely got by. Apparently the rich here were so selfish they cheated their employees out of the wages due them. Most of us aren't in the position of employing others. And if we had the opportunity, we probably would never intentionally defraud someone of their wages.
- By the way, for those of you who are employers, you have a God given mandate to generously take care of your employees. As an employer, how might you defraud the people who work for you? By making people work for nothing, Jeremiah 22:13. By not giving them a proportionate wage, Isaiah 58:13. By reducing or changing their wages, Genesis 31:42. By delaying payment of wages, Deuteronomy 24:14-25.³
- But most of us aren't in that situation. We don't have employees to look after. So what's the application for us? The application is similar to what Ezekiel says about the Northern Kingdom of Israel in Ezekiel 16:49. "*Now this was the sin of your sister Sodom: She and her daughters were arrogant, overfed and unconcerned; they did not help the poor and needy.* It is possible to become so consumed with storing up wealth for ourselves that we become desensitized to the needs of others. "*Now this was the sin of your sister Sodom: She and her daughters were arrogant, overfed and unconcerned; they did not help the poor and needy.* Wealth is meant for others, specifically those in need. We may not have the responsibility of caring for employees but every single one of us in this room has a responsibility to care for the poor and needy. We grossly mismanage wealth when we fail to do so. By hoarding we defraud the poor; we steal from them.
- And God's response to this is shocking. Do you see what God calls himself here? *The cries of the harvesters have reached the ears of the Lord Almighty.* God's title for himself here is straight from the Old Testament. The Lord of Hosts. The picture this title gives is of one who commands the armies of heaven. The Lord of Hosts. Basically, what James says here is that God mobilizes his troops, he marshals the forces of heaven, he prepares to do battle with those who defraud others.
- All I ask of you this morning is that you consider how high on your list of priorities is helping the poor and needy. May it never be said of us "*Now this was the sin of your sister Sodom: She and her daughters were arrogant, overfed and unconcerned; they did not help the poor and needy.*

Transition

³ Manton, p. 298.

Look at verse 5. The **third way** we mismanage wealth. **By living in the lap of luxury.** Listen. *You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter.*

- Simply put. Living a luxurious lifestyle is a distinctly anti-Christian way to live. Luxurious living, self-indulgent living is a sign that you have mismanaged the resources God has entrusted to you.
- This is a hard one. Day in and day out we are inundated with messages that tell us to indulge ourselves. To pamper ourselves. To splurge on ourselves. We may not own the Lexus but we let ourselves slip into the Lexus Lifestyle. Extravagant indulgence. And we do it without thinking twice. We love the finer things in life. And we rationalize it. What we fail to realize is that in giving in to this kind of lifestyle compromises our walk with God.
- Watch this video. This short clip from **John Piper**, pastor of Bethlehem Baptist Church in Minneapolis, speaks to the danger of slipping into comfortable self-indulgence. Watch. [\[Video\]](#)
- James’s words here remind me of God’s word to Israel through the prophet Amos. Amos 4:1-2. *Hear this word, you cows of Bashan on Mount Samaria, you women who oppress the poor and crush the needy and say to your husbands, "Bring us some drinks!"* God calls the self-indulgent, luxurious women of Israel, his people, fat heifers. *Hear this word, you fat cows of Bashan.*
- Back to James. James says a self-indulgent luxurious lifestyle is like fattening yourself for your own slaughter. *You have fattened yourselves in the day of slaughter.* We are the fatted calves. How much is too much? Do you see the danger we are in as rich Christians? By living in the lap of luxury we mismanage God’s resources. We fatten ourselves for our own slaughter. We endanger our walk with God. We waste our lives.

Transition

Very quickly, verse 5, and then our response. *You have condemned and murdered innocent men, who were not opposing you.* The fourth way we mismanage wealth is **by financially oppressing others.**

- I want you to note the connection, I want you to see how plenty, excess, abundance leads to tyrannical oppressive cruelty. James accuses his readers of murdering innocent men. *You have condemned and murdered innocent men, who were not opposing you.* Was there murder in the church? Probably not. Maybe there was. Worse things have happened. Personally, I think James is speaking hyperbolically here. He’s speaking in extremes to show the rich what their lifestyle really does to others. Extrapolated to the nth degree excess, plenty, luxury, storing up wealth harms others. Or as one commentator put it, “Plenty gives rise to harm.”⁴
- Failing to use material wealth for its intended purpose harms other people. To the degree we fail to help the poor, we hate them. We in a sense murder them. There are few things as destructive as stored up wealth. Like a cat toying with a ball on a string we toy with other peoples lives by sitting on what we have. We put the lives of others at risk. People need our generosity. People need to see Christians sacrificially giving until it hurts. Luke 16:9. Jesus says, *I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you*

⁴ Manton, p. 303.

will be welcomed into eternal dwellings. Did you catch that? Give away what your worldly wealth until it's gone. How many of us have generous to that degree? Do you trust God to provide for your needs? Give what you have away. We are heaping judgment upon ourselves by failing to use our vast material resources for the benefit of others.

Conclusion

- The call this morning is to repent and follow Christ. We are to do as our Savior does. 2 Corinthians 8:9 *For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich.* The way of the cross demands that we give of our plenty to others in need in order to point them to the One who became poor for us. We are called to a way of life that few of us know how to live. But we have to try.
- I have been reading and contemplating and praying for a way in which I might reflect proper management of the financial resources God has given our family. I think I realize more clearly than ever before the threat wealth poses to my walk with God. With the help of a friend I found a web site called gospelpoverty.com. Please pull out of your bulletin the page titled *A Gospel Poverty Manifesto*. Let me share this with you.
- **Gospel poverty is voluntary, non-destitute poverty.**
- **Gospel poverty is an attitude of the heart.** Jesus said in Luke 12:34 *"For where your treasure is, there will be your heart also."*
- **Gospel poverty is a countercultural, Christian commitment.** It means denying self, taking up Christ's cross, and following him. It means self-denial, but not in an ascetic sense, but a consistent denial of our own agendas and fleshly desires in order to pursue Jesus.
- **It involves conversational prayer.** Ongoing dialogue with God.
- **It involves simplicity.** It means living as simply as possible, taking only what is needed for basic living and giving the rest to the poor and other Kingdom causes such as evangelism, church planting and missions.
- **It involves love for the poor and neglected.** It means loving those the world looks down upon by meeting their needs.
- I am asking you to take this home. I am asking you to pray. If you are in a LifeGroup I am asking you to talk about this together. I am asking you to do something courageous. For the sake of our own spiritual vitality we need to consider whether or not the way we live really reflects the lifestyle of a follower of Christ. Let's seek the Lord together.