



VILLAGE BIBLE CHURCH SUGAR GROVE CAMPUS

Real Faith. Real Life.

Part 13: Money Talks: What Is Yours Saying?
James 5:1–6 | Tim Badal | April 9, 2017

We're beginning James 5 today, and some of you are glad to think we're almost done with this series, "Real Faith. Real Life." It's been a hard series, because James has been hitting us over and over again with commands: do this and don't do that, pursue this and don't pursue that, follow this way and don't go that way. There are almost 60 imperatives in these five short chapters. Even though we're coming to the end of this book, it's not going to get any easier.

Including today, we have four more weeks to finish James' letter. Today he addresses the issue of money. Next, he'll talk about patience and waiting on the Lord. Then we look at the power and provision of prayer, and finally we'll consider what it takes to bring believers who have wandered from the truth back into the fold.

The words James uses today are tough, even harsh. We should recognize that his audience wasn't the church itself but rather an outside group of people. So even though this isn't exactly written to us, the application of his words is still of great value to help us check how we're living. As we look at the example of some ungodly people, we can ask ourselves, "Am I living the way I'm supposed to? Am I using God's resources the way He calls me to?"

Now technically this is a one point sermon. I know I have three points in the outline, but I'll spend the next 40 minutes or so on the first point. That will leave about five minutes for the second point and three for the third. Okay? So let's look at the first six verses of James 5 to see what God has to say to us in His Word today:

Come now, you rich, weep and howl for the miseries that are coming upon you. 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. 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. ⁵ You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter. ⁶ You have condemned; you have murdered the righteous person, the one who does not resist you.

This sermon title is very simple: "Money Talks." We've all heard that adage and we've seen it come true. If you have money, you get to do the talking. A comedian once said, "Money does talk—and what it says to me is 'Goodbye.'" How true that is. With three boys, I seem to be handing out money all the time. I was told by someone earlier today that the big items are yet to come. I'm handing out \$20 bills, and he said, "Wait 'til it's hundreds and thousands of dollars." As a living illustration, while I was talking to this man, his teenage daughter came up and said, "Dad, I need \$40." He said, "See. The pastor was right. We're always handing out money."

James speaks on the subject of money because the way we spend our money says a lot about who we are, and more importantly about where God ranks in our lives. Jesus articulated this and I believe James is remembering what his half-brother taught, especially during the Sermon on the Mount (Matthew 5–7).

James is now reminding his readers of what Jesus taught when He said, "Where your treasure is, there your heart is also (Matthew 6:21)." James is warning people to be careful not to put their treasure in their money or other possessions. If your treasure is in your wealth, it's in the wrong spot, because that's where your heart is. The people he talks about in today's passage had their priorities all messed up.



As Christians, it's easy for us to think, "Well, those are the rich people. I'm not rich." But we live in such an affluent land—with our huge houses, multiple cars and other possessions—that it's easy when we look at the lifestyles of the "rich and famous" to think we are not rich ourselves. We are all rich, but we still think we're poor. Because we live in such an affluent culture, we don't see our own wealth.

We need to remember that every study agrees that the majority of people who live on our planet live on less than one dollar per day. Did you earn less than \$10 this past week? You have more food than you need for today. You have more clothing than you need for today. You might think you don't have a nice car—but you do have a car. Most people in this world don't have one. You think your house isn't as nice as your neighbor's—but most people don't even have a house.

So we need to see that the sting of materialism doesn't just come to the rich as we might define them. Rather, it comes to us as well. Ron Sider, in a book he wrote a couple decades ago called *Rich Christians in an Age of Hunger*, said this:

Most Christians in the northern hemisphere simply do not believe Jesus' teaching about the deadly danger of possessions. We all know that Jesus warned that possessions are highly dangerous. But we do not believe Jesus. Christians in the United States live in the richest society in the history of the world, surrounded by a billion hungry neighbors. Yet we as Americans insist on more and more.

In our world today we are bombarded by the challenges of materialism. We need to ask why James dedicated six whole verses to a group of people who probably would not even have heard his message. It will help if we watch the pronouns in these verses: "*Come now, you rich.*" Notice that he doesn't begin by talking to his brothers. After this passage, in verse seven, he says, "*Be patient, therefore, brothers.*" In other words, "In light of what the rich are doing, you Christians should be patient."

So these six verses have changed the audience from insiders to outsiders basically. In the first four chapters James is preaching to Christ-followers, but in these verses he is speaking to outsiders. I believe he does this for a couple reasons.

First, rich people had found their way into the church. Remember the story in James 2, where a rich man comes into the assembly? He's finely dressed, with a gold ring, and the ushers are falling all over themselves to seat him in the best place. So they rip one of their own brothers who is poor out of that seat, having him sit at the rich man's feet. James admonishes them for showing preferential treatment to the rich man because of how it might benefit them outside the church. He reminds them that God is no respecter of persons—and if He was, surely it would have nothing to do with our bank accounts.

Second, James may be discussing rich people because God's people were suffering under their hands at that time. At the beginning of his letter he specifically tells the believers to consider their trials as pure joy. But on Sunday mornings the believers would come in who had been defrauded of their wages, broken and upset as a result. So God tells them, "Be patient, My children. Right now it seems as if the rich have everything going for them and they always get their way. But the day is coming when misery will meet them at their doorsteps. So be patient—your time of luxury is coming in heaven where you will receive every spiritual gift. Those who have decimated the weak and marginalized will also get their due in that day."

The final thing I think is happening is something I want to illustrate using the way my dad used to discipline. He was not a quiet disciplinarian. He was from the Middle East and he was loud. When we got in trouble, he wanted the whole neighborhood to know it. One day I asked him, "Why are you so loud in your discipline?" He answered, "So the whole house can take warning." My dad realized that when one of his boys had gotten into trouble, he wanted to make sure the other two boys were put on notice. He would be extra loud so we would hear our brother being chastised, so even though it wasn't us who had committed that particular sin, we would be warned about that kind of behavior.

In a similar way, James is warning an outside group of people because he knows materialism is something with which we all struggle. No one has to teach a kid to want to be rich. No one has to teach us to want more. It's part of human nature. We want more, and many times we'll do whatever we need to get it. So James is using the example of unbelievers for our good. Yet in the process of chastising them, he is also bringing us the hope that is to be found in Jesus Christ.

1. The focus of the unbelieving world

Right away in James 5:1, James drops a bomb on the rich. Let's say you're a rich guy who happens to come to church. You're not sure what it will be about. Maybe you're a boss or a landowner. You might even see some of your own slaves in the assembly. You sit down to be part of the service and the announcer says, "Pastor James sent us a letter. After we've sung our songs and celebrated the Lord's Supper, we're going to hear the reading of the last part of this letter to see what our pastor has to say to us."

The rich guy thinks, "All right. This is pretty interesting. I liked the songs. The man did a nice job praying. So let's hear what their pastor has to say." What he hears is this: "*Come now, you rich, weep and howl for the miseries that are coming upon you.*" By the way, Rich Guy, stop by our Welcome Center and grab the cup we have for you as a way of saying thanks for coming. Oh, my goodness: "*Come now, you rich, weep and howl for the miseries that are coming upon you.*"

I know there are some in our world who would say that preaching should always be positive, that it should be "half-full" preaching rather than "half-empty." I don't see any "full" either way in this passage. This is harsh. Remember what the Apostles said to Jesus in John 6:60: "*This is a hard saying; who can listen to it?*" James levels the rich in the culture around them. He says, "Misery is coming upon you."

Now, we must be careful not to interpret this through our own lens instead of God's. We might say, "Yes, the rich need to be nailed for that." He's not speaking to all the rich—only the ungodly rich. The Bible never says anywhere that having money and possessions is a bad thing. In fact, some of the big hitters in the Old Testament—Abraham, David, Job, Josiah—were very wealthy. And in the New Testament we read of Joseph of Arimathea and Lydia. All these people were rich, and God used them in powerful ways.

We sometimes misquote Paul as saying, "Money is the root of all evil." Rather, he wrote in 1 Timothy 6:10, "*The love of money is a root of all kinds of evil.*" Money itself is neutral. It can be used for both the most sinful and the most sanctified activities. Money itself doesn't sin—it doesn't have a soul. But in the hands of a sinner, it can bring great temptations. We must decide to use our money either in the way of the unbelieving rich—using it according to worldly wisdom—or we can pursue God's wisdom regarding the resources He's given us.

The unbelieving rich James is addressing have chosen to use wealth in their own way, telling them misery is coming. Notice he describes their response as "weeping" and "howling." The word "howl" is onomatopoeic, which means the pronunciation of the word actually describes its meaning. When you hear the word "howling," you literally can hear that sound. And this is true also in the Greek. That word is *ololuzo*. If you say that word over and over, you gain a sense of the persistence of the cry. It sounds like a straining, a screaming, a longing for the alleviation of the pain. This isn't a sniffing cry that can be wiped away with a Kleenex. This is weeping, wailing and howling like an injured animal, saying, "Enough is enough. I want out of this." And one day the rich will experience these miseries where they will weep and howl from the pain and sorrow they're experiencing.

Now, what would cause this response? The Bible says they have pampered themselves. We don't have to go far in Jesus' stories to find His parable of the rich fool (Luke 12:13-21). He was a man who created and hoarded great wealth, building bigger and bigger barns. He believed that he could live a life of ease. But God told him, "Today your soul is required of you." His problem was that he had pampered himself his entire life, pursuing wealth and trusting it to take care of him. But in the day of judgment he was ill-prepared to meet his Maker.

In that moment, when you have pursued your riches and made them your god, the day of judgment will not be a day to look forward to; it will be the beginning of your wailing and howling from the pit of hell. These are harsh words, but they are words that ring true. Why? James lists three sins that the rich of his day were committing in their materialism.

The unbelieving rich were hoarding their money greedily.

Look at James 5:2-3: "*Your riches have rotted and your garments are moth-eaten. Your gold and silver have corroded, and their corrosion will be evidence against you and will eat your flesh like fire.*" Why? Because, "*You have laid up treasure in the last days.*" There are three indicators of wealth in the first century that James identifies. The first commodity that the rich had and the poor did not was an abundance of food and grain. These are the riches that have "rotted."

Most riches don't rot. Your 401K doesn't rot. It's not a living thing that might decay. What James is implying is that the food the rich have stored has rotted because they didn't use it quickly enough. They were discovering that what they hoarded had gone bad.

How does that apply to us? We throw tons of our food away. In James' day, only the rich had pantries. In our homes now we not only have daily bread, we have weekly bread—even monthly bread. Some of us have yearly bread. My aunt and uncle, who recently moved to San Antonio, had a bomb shelter. You could go through the Millennial Kingdom and not leave their basement—and probably gain weight during that time. They had lots and lots of food. When we pray, "Give us this day our daily bread" (Matthew 6:5-14). it means nothing to us in the 21st century. But what it meant in the first century was a prayer that God would give them

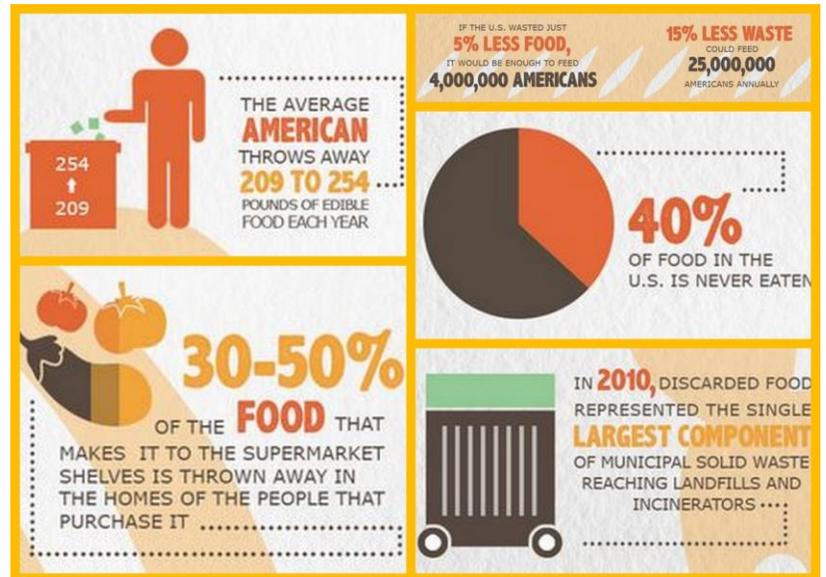
the ability to make a living such that they would have bread and other needs for that day. But the rich didn't have to worry about this—and frankly, neither do we.

Here is a chart that depicts how we waste food in unthinkable quantities. Every year, each average American throws away anywhere from 209–254 pounds of edible food. That means almost every day we throw away about $\frac{3}{4}$ pound of food per person. This is good food—food that could have fed a lot of other people or even fed us longer. But we throw it away.

In my catering business, I can't tell you how much waste I see—people just throwing stuff away. Every once in a while we might think about that starving kid in Africa, but for the most part, if you were to go to any restaurant or food establishment, you would be blown away by the amount of food that's thrown away.

Why? Because we think, "Why eat leftovers when I can eat something new?" We have the luxury of thinking that way. And how often do we throw out food from our refrigerators—just to fill them up again? Notice, 30–50% of the food we buy in the supermarket will be thrown away in the homes. Do you want to save some money? One quick way is to eat the food you buy. It's that simple.

This chart wasn't produced by a Christian study group, but rather by the Food and Drug Administration. If the



United States wasted just 5% less food, it could feed 4,000,000 Americans. If we could use 15% of that wasted food, we could feed 25,000,000 on an annual basis. What it comes down to is that 40% of the food we buy is never eaten. We waste food. And wasting food is a picture of materialism. We know we're going to have plenty. We know we don't have to worry about it. So that food left on our plate? We don't worry about it. Here's one of the things we do. We chastise our children about not eating everything, but we don't control ourselves. So just like the day when they were hoarding grain, we find ourselves doing the same.

Notice the second item: clothing. In a world where most of the poor James is talking to had only the clothes on their backs, a sign of wealth was to have more than one change of clothes. That means all of us are wealthy. We all have a change of clothing. You'll say, "C'mon, Tim. Let's be sensible. Of course we have to have different clothes. We have to be able to wash things." I get that. But what we do is paint mental pictures of people who have extravagant taste.

A few decades ago in the Philippines, the leaders were Ferdinand and Imelda Marcos. She was famous for her collection of thousands of pairs of shoes. When they had to leave office because of a scandal, people uncovered other excesses. Did you know she had over a thousand bras? What was she going to do with those? (Amanda tells me it's okay for me to know that.) Imelda had hundreds of Coach bags that hadn't even been taken out of their boxes. She had 3,500 dresses—3,500! Even the President's wife can't wear that many clothes. There aren't enough formal gatherings for that.

We look at Mr. and Mrs. Marcos and think, "Well, I'm not like that." Well, that's great. But you're not poor either. So you're moderately rich, but not extravagantly rich. Here's the problem: We think we're moderately rich, but when 80% of the world looks at us, they say we're uber-rich. They can't fathom that we have a whole room in our house called the "walk-in closet." Some of us have clothing we haven't worn in weeks, months, years.

This is where I stop and say, "We have the garage sale coming up soon." In the first service, Kate Duff called out a "Hallelujah!" Every year I'm blown away that we can hold a garage sale. You would think after one year we would have run out of stuff, as good Christian people. No, we keep having this annual event and it keeps getting bigger and bigger. "Hey, we've got more and more stuff!"

James is coming down hard on the unbelieving rich and you think, "Preach it, brother!" But in the 21st century, doesn't it come a lot closer to home than we want it to? Oh, my goodness. We hoard things.

Finally, James speaks of the gold and silver. He of course knew that precious metals like this are not subject to literal corrosion or rust. But he says, "Your gold and silver have corroded, and their corrosion will be evidence against you and will eat your flesh like fire."

What he's saying is the inability of riches to accomplish what you hope has to do with your flesh. You're going to put your trust in gold and silver to protect you, but it won't do that.

What is he talking about? Scholars believe that God has given James a picture into the future regarding a coming day when the rich will mourn and wail. James is writing somewhere between 49 and 57 A.D. It's at least 20 years after Jesus' death, burial and resurrection. About fifteen years after James wrote his letter, the worst pain and sorrow came to Israel and Jerusalem. Jesus Himself prophesied in the Olivet Discourse (Matthew 24) that the temple would be destroyed, with not one stone left on top of another. This prophecy was fulfilled in A.D. 70, when all the Roman armies dealt with Israel's rebellion once and for all. They brought in their most famous general with his mighty army and they decimated all of Jerusalem.

Did having a gold member credit card save them? No. In a year's time, one million Jews were put to death. James is saying, "In that day, if you've put your trust in and given your allegiance to money, they are literally going to stand by and watch you be destroyed." Riches are not going to be the answer.

One way to illustrate this was an interview I saw late in the life of Steve Jobs. Here was a brilliant man, a billionaire, for whom I have nothing but respect. He has been able to do amazing things at Pioneer. But in the latter days of his life, as his body was being eaten by cancer, he said this to the interviewer, Charlie Rose: "None of my money can do a thing for the cancer I have. None of my ideas can ever bring me the hope that I might be given another day."

The problems of this world can't be fixed by money. Oh, we think they can—and maybe for a little while they might be alleviated. But wealth can never be the solution we're seeking. James says, "Don't hoard your food and grain. It's rotting. Your clothing is moth-eaten. Your gold and silver—they're corroding right before your eyes." He goes on to say at the end of verse three, "*You have laid up treasure in the last days.*" When these people should have given themselves over to Jesus, instead they had given themselves over to themselves.

The unbelieving rich were holding back their money deceitfully.

James 5:4 says, "*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.*" As bad as hoarding things may have been, it was even worse that these people were using the poor to advance their riches by making higher profit margins.

James condemns two specific corrupt practices. First, these men would create high quotas for the workers. They would announce, "Hear ye, hear ye. I have this many acres of land I need harvested. You, poor people, have an opportunity to come work for me. I will pay you this wage." You might say, "All right. I need money for my daily bread. What do I need to do?" "Show up at 7:00 a.m., sign on the dotted line and you'll be my employee for the day. At the end of the day I'll pay you your wage."

So you show up at 7:00, you do the work and at the end of the day you come to the man and say, "We harvested 40 acres of land. We're tired. But we're done. Where's our money?" And I, the landowner, say, "Oh, I'm so sorry. But did you read the fine print? You only harvested 40 acres. But to get paid, you had to do a minimum of 60 acres." "Sir, there was no way we could do 60 acres. We worked our tails off." "A contract's a contract. Tomorrow, come on back. Try it again."

Remember, they were working for tomorrow's bread. Think about that man who had worked his fingers to the bone, just to be told by the rich and powerful, "We're not paying you. You didn't do enough." So he had to go home and tell his waiting wife and child, "There's no food. We didn't meet his quota."

Number two, the rich would not only set high quotas, but they would play games with wages. So maybe the workers would hit the number, but when it was time to be paid, they were told, "I don't have all the money I need. I'll pay you tomorrow." Or, "Come back in a couple days and you'll get paid." They extended the terms by which they would pay.

While I pray that none of us are deceitfully defrauding others, might it be possible that the subtle nature of fraud is still in our lives? As a business owner, I need to be very careful to be sure to pay someone what I promise and when I promise it. I should never use the excuse, "I don't have the money. Can you wait a week?" When I set a price for my customers, do I hold to that price—or do I gouge them with hidden fees? We need to be careful, knowing our business dealings matter to God.

I had the opportunity to visit a couple small groups this week and the discussion came up about defrauding others and the subtle ways we can do that. I was challenged and even convicted by what one man said. I hated it at the time, but I loved it as I worked through it. He said, "One of the things we do in the days of internet shopping is talk to a salesman at a physical store to learn everything about a product and even try it out. Then we go home and buy it on line. We wasted that man's time, having no intention

of buying the product from him.” When that man said this in his small group, I resented him for saying it. Do you know what I had done? I went to Best Buy and a guy talked to me for about a half hour about a product. By the time I had left the store, Dora had already bought it on Amazon. I had defrauded that guy. At no point did I tell him I had any intention of not buying it. Think about telling a salesman, “Hey, I want to look at a stereo that I have no intention of buying from you. I’m going to buy it cheap on Amazon, but I’m going to ask you all my questions first. I just want you to know I want the best customer service you can give me.” You know what he would say? “I’ve got no time for you. I’m not going to waste my time if you’ve already made up your mind.” Yet that is a perfect picture of how we as Christians can defraud people. It’s unbecoming. There is a myriad of other ways as well. All the small groups I visited had lists of ways we defraud people, sometimes without even knowing it. We need to be careful about that, because James is clear that our business dealings matter a great deal to God because they involve other people. Let’s be careful.

The unbelieving rich were spending their money selfishly.

James 5:5, *“You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter.”* I want to draw out a couple things about this verse. *“You have lived on the earth in luxury and self-indulgence.”* That word “self-indulgence” implies “You have gotten everything you’ve wanted.” Now, I know, right away you’ll say, “Tim, there are things I haven’t gotten.” That’s not what it’s saying. James is not stupid. He knows the human heart can desire way more than it can ever have. What he’s talking about is a certain lifestyle where you have not only all you need, but all you want. We are living in self-indulgence.

The “lifestyle of the rich and famous” is not just a modern-day phenomenon. It was happening in the first century as well. We know it was true in the day of the prodigal son (Luke 15:11–32), who squandered his wealth on wild living. He spent his money on himself. Jesus also told a story about a rich man and a poor man named Lazarus (Luke 16:19–31). Lazarus was so poor he was covered with sores and was socially marginalized. He would position himself “by the table of the rich man”—which literally means he would go through the rich man’s garbage. When it says “the scraps fell off the table,” it means Lazarus went through the trash. Because Lord knows the rich man would never let Lazarus literally sit at or near his table. So the rich man had every luxury, everything he could want, and Lazarus, the poor man, had nothing. For 70 years or so, that’s how it went—rich man, luxury; poor man, nothing—until the day of judgment. But on that day a great exchange took place. Poor man becomes rich; rich man becomes poor.

The question we must ask ourselves is this: Am I the rich man or the poor man? I’m not talking about our assets. I’m talking about our hearts. Is it more about us than it is about God? Is it more about our luxury and lavish living than it is about our living faithfully for the King of kings and Lord of lords?

James 5:5 says, *“You have fattened your hearts in the day of slaughter.”* This is a picture of a stupid livestock animal that is eating and eating and eating. He’s only thinking of his empty belly, so he eats and eats and eats. Little does he know what the master knows, that he’s going to die that day; that he’s headed for slaughter. No, the animal is just taking care of what he thinks he needs. And like dumb animals, unreasoning cattle, we go on—as the unbelieving rich did—fattening ourselves with little thought for the guilt we’re taking in with every bite. Are we spending our resources selfishly, as they did? Here’s the problem: That lifestyle is so addictive.

I went on vacation a couple weeks ago and my favorite part of the vacation was the rental car. Oh, my goodness. My boys said, “Dad, we didn’t know cars came with all this stuff.” Our car makes noises, but not those kinds of noises. Our rental car talked to us. It showed pictures of where we were going. If we got too close to a car, it beeped and said, “Back off.” It was glorious! It would answer my phone for me. I just had to talk. I thought, “I have to get me one of these.” I didn’t think, “No, I’m happy with my old car.” I wanted this car. Every part of me wanted to tell the rental car guy, “You know what? We’ll just take this thing home. I like this.”

We all struggle like this, don’t we? My issue with wanting that car may not be your issue, because you may want clothes. It may not be the other person’s issue, who wants to just hoard their money away. But we all struggle with it. Randy Alcorn, who writes a lot about possessions, puts it this way:

Promising fulfillment in money and things and lands and houses and cars and clothes and boats and campers and hot tubs and world travel—I’m out of breath. We live in a materialistic culture, don’t we? Materialism has left us bound and gagged, pathetically thinking what the drug addict thinks, that our only hope is getting more of the same—a new house, a new car, some new clothes, a new boat, a new camper, a new hot tub, another vacation. That will make things better, right? And like the heroin addict, we say, “Just give me more, more, more, more, more. And it’s never enough.

We’ve got to recognize we have a challenge: either we’ll serve money, or we’ll serve God (Matthew 6:24). We can’t serve both. So what do we do? Fasten your seatbelts. We’re dropping this plane down quick.

2. The faith of the believing rich.

So what do we need to do? Three things. I'm going to leave it to you. You're sensible people. I'm not going to spend a lot of time pontificating on what you need to do, because every one of us needs to do this differently.

Christ followers are to manage our riches wisely.

God has entrusted us with His money. His money. It's not your money. I love it when my kids say, "Well, I'm going to use my money..." What money? It's all my money. And that's what God says. Abraham Kuyper, one of my favorite theologians, put it this way: "There's not one square inch of all of creation that Jesus doesn't shout out, 'This is Mine. This belongs to Me.'" God is jealous about His money.

Every time I'm at my catering shop and a crew is about to go out to a catering event, we have a checklist we go over. It's a list of all the supplies we need for that particular job. After everything is loaded and the crew is about to leave—and after they've put three or four checkmarks on each item on that list (we go way beyond Aaron Rogers)—then Tim does a fifth check. Inevitably, my crew will say, "Come on, Micro-manager, don't you trust us? We've done this. Let us get going." Then I have to remind them of an important truth: in that van is \$5,000 of mine. That's what's on the line at this event.

Let me switch the roles for you. If I had \$5,000 of your dollars, do you think you would grab my clipboard? Do you think you would want to make sure everything is in order? Let me tell you something. God wants to grab our clipboard and say, "What are you doing with My money?" He wants to look over the list to see what you've checked off and what's missing. But a lot of us say, "Hey, don't micro-manage me, God. This is my money." And God says, "I gave you the ability to gain wealth (Deuteronomy 8:18). Manage it wisely."

Christ followers are to earn our riches honestly.

There are two things I want you to think about regarding earning money. First, work hard. Paul says if a man doesn't work, he shouldn't eat (2 Thessalonians 3:10). Second, don't defraud people. In your business dealings, don't gouge people. Let your yes be yes and your no be no. We're going to learn that in a couple weeks. You should pay your taxes. All financial dealings should be above-board, so God's name may be glorified.

Christ followers are to share our riches generously.

Instead of indulging yourself on the next new thing, instead of feeding yourself with more and more stuff, might God want you to share what He's given you? Larry Burkett, the great Christian financial teacher, always said this: "Don't raise your standard of living; raise your standard of giving." When is enough enough? When is big enough big enough? I know these are hard things. I have to challenge myself with this as well. It involves giving back to God.

I want to say something very humbly and lovingly. I love you guys. You are some of my closest friends. I'm going to say this because God's Word says it, but I say this with the utmost love. If you look back over a period of time—the last month or two or three; the last year or two or three—and you've not given back to the Lord what He's given you, you've got a problem with materialism. What you're not hearing from me is a specific amount or a specific percentage. What I'm saying is that if you've not given back to the Lord in some proportion to what He's given you, you've got a problem with materialism. God doesn't want you to live there. He wants you to live with abundance. And that abundance comes from knowing this truth: He owns everything, He has loaned these things to you, and when you give a portion back to Him, you will find His generosity given back to you. Share your resources generously, not only with God, but with others.

3. The foundation for us all.

I know when a preacher talks about money, the walls go up. We can build bigger walls than Trump wants to build. We don't want people to talk about our money. "Get your hand off my wallet." Listen, I don't want your money. But God says He wants a handle on it, so He can lead you into abundant life, not into bondage.

So here are three things I want you to remember. I want to dot every 'I' and cross every 'T' as I close.

God's concern isn't so much about assets but about attitudes.

What's your attitude toward your stuff, your money?

God's critique isn't so much about people but about priorities.

God's not beating up people. He loves people. He's all about changing our priorities. Maybe it's time some of our priorities change regarding how we use our money, how we might be in bondage to it.

God's counsel isn't to live lavishly but to lay our stuff at His feet.

Today is Palm Sunday. The great picture of Palm Sunday is the people putting their garments on the path as Jesus entered Jerusalem (Luke 19:28–40). Today we can apply this by laying our stuff at the feet of Jesus, so that as He enters our lives we might give Him control and ownership. We should give Him custodial rights to everything we have and all we spend.

Let me close with this story: A businessman once had an angel visit him, promising to grant him one request. The man asked for a copy of the stock market page one year into the future. He studied the numbers, knowing that if he knew the future exchange, he would make a boat-load of cash. As he was gloating over how much he was going to make because of his knowledge of the stock futures, his eyes glanced across the page. There he saw a picture of himself in the obituary column. Suddenly his thoughts about his new wealth faded into real insignificance in light of his own impending death.

Brothers and sisters, life in the here and now is not final. The wicked may live luxuriously on earth and oppress the righteous with no consequence. But the test at the final judgment is impending and it's coming sooner than we think. Our faith requires us to accept the fact that God has given us what we have, therefore we must serve Him with it. If we trust in the Lord, then we will be good stewards of our money and our possessions, as He entrusts them to us. He owns it all—but one day He's going to ask us to give an account for it. Money talks. Your money's talking. My money's talking. The question is: what is it saying?

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All Scriptures quoted directly from the English Standard Version unless otherwise noted.

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