

“How a Jesus-Follower Handles Money”

James 5:1-6

Introduction

It seems there was a strong man who traveled with a circus. One of his most impressive stunts was to take an orange and squeeze every last drop of juice out of it. Then he would offer \$1,000 to anyone who could manage to squeeze as much as one additional drop from it. He went from town to town making his offer, but no one was able to win the \$1,000 from him. Then one day he came to a small town and made his demonstration of juice-squeezing prowess and his challenge. A small, wizened, ninety-eight pound weakling type man came forward and said he'd like to take a try at the challenge. He took the crushed orange and proceeded to squeeze six more drops of juice from it.

The strong man was amazed. He could hardly believe his eyes. He asked how he was possibly able to do this. The man shrugged and said, "Oh, I'm the treasurer down at the Baptist church and we do this all the time."

We're going to talk about money this morning. As we come to the last chapter in our journey through the book of James, we hear James addressing this topic with his readers. But, as we read it, we will realize that he was burning the page up. He was angry at how there were some rich, unbelievers in the Christian community who were demonstrating their wicked heart by how they were misusing their money.

Now, you may be tempted to think that this sermon is addressed to rich people so you are excluded. However, it seems that the Bible defines rich as having your needs met with something left over. Compared to much of the rest of the world, every single one of us in this room is rich. So, this text is addressed to us.

I'd like for us to read the text this morning and then realize that James is addressing sin and wickedness. But, on the flip side of the coin, there is the positive, biblical way that we are to handle our money. Let's look at how we are to view and manage our resources and then make the adjustments.

READ James 5:1-6

1. Obey God's Word and Be Blessed (v. 1)

- a. V. 1 "Come now, you rich, weep and howl for the miseries that are coming upon you."
- b. James is targeting the unbelieving folks in the Christian community who have broken God's commands and are headed for trouble.
 - 1) They were headed for heartache and misery because they had not applied God's principles to how they handle their money.
 - 2) This is not what God desires for us. He wants us to experiencing his blessings as we obey Him and apply biblical principles to our lives.
- c. Far too many Christians completely miss the point of the commands found in Scripture.
 - 1) They think that Christianity is just a bunch of rules that will keep them from having fun.

- 2) The opposite is true. God knows how we work best and wants to spare us heartache. He wants to bless us.

3) James 1:25

- 4) Clearly, there are blessings to be ours if we spend much time in God's Word and obey what we read.
- d. So, how do we do this?
- 1) Dig into God's Word, find out what it says about how you are to view and spend and save our money ... and let God choose how He is going to bless you. God's Word has MUCH to say about our money.
 - 2) A wonderful, biblical book on this topic is "Money, Possessions, & Eternity" by Randy Alcorn.
 - 3) We are also offering Financial Peace University again in Westside University.
- e. You want to be blessed? Apply God's principles to your finances.

2. Share with Those in Need (v. 2,3)

- a. V. 2-3 "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."
- b. God's Word is saying:
- 1) What we store up only deteriorates. We buy stuff, that ends up in our closets, garages, or storage sheds, that end up being sold for pennies on the dollar.
 - 2) We are in the last days, the time when Jesus could come back at any moment. It makes no sense whatsoever to hoard up more than we need.
 - 3) Just for clarification, God's Word does not speak against saving.
 - 4) Proverbs 20:4 (CSB) "The slacker does not plow during planting season; at harvest time he looks, and there is nothing."
 - 5) The prohibition is against using our finances to simply accumulate. Instead of preparing for old age when we can no longer work, we're simply collecting "stuff." Instead of blessing others, we use our money on us.
- c. While we take care of our needs and plan for the future, we are to use some of our money to bless others.
- 1) 1 Timothy 6:17-19 "17 As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. 18 They are to do good, to be rich in good works, to be generous and ready to share, 19 thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life."
 - 2) So, we are told not to trust in our wealth but in God, to share with those in need, and (in so doing) lay up treasures for ourselves in Heaven.

3. Pay What You Owe (v. 4)

- a. V. 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."
- b. The people James was addressing were crooked!
- 1) They had hired people to come to work in their fields. Yet, at the end of the day, these rich folks wouldn't pay the workers.

2) They were clearly violating the Old Testament law.

3) **Leviticus 19:13** "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."

c. Clearly, the positive side of this coin calls us to pay what we owe.

1) If someone does some work for us, we pay them.

2) If we borrow money from someone, we pay them back.

3) We don't renegotiate after a financial agreement has been made.

4) Christians should be known for being completely fair and honest in how they handle their money.

4. Enjoy Pleasure in Moderation (v. 5)

a. **V. 5** "You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter."

b. Now, James nabs his target audience with another grievance:

1) They have used their money all on themselves and have made their life all about this life and not the life to come.

2) In doing so, they had provided sufficient evidence of their guilt on the Day of Judgment.

3) **2 Timothy 3:1-5** "1 But understand this, that in the last days there will come times of difficulty. 2 For people will be lovers of self, lovers of money, proud, arrogant, abusive, disobedient to their parents, ungrateful, unholy, 3 heartless, unappeasable, slanderous, without self-control, brutal, not loving good, 4 treacherous, reckless, swollen with conceit, lovers of pleasure rather than lovers of God, 5 having the appearance of godliness, but denying its power. Avoid such people."

4) Is pleasure wrong? No! After all, God created the Garden of Eden for Adam and Eve to enjoy and He has created Heaven for Jesus-followers to enjoy.

5) What is prohibited is the pursuit of pleasure in this world as a substitute for a love for God. That empty hole inside each of us is not satisfied in relationship with God but with pleasure.

c. What's the positive alternative to this?

1) Never have fun? Of course not!

2) It wouldn't make sense if we were forbidden to have fun in this life and yet promised happiness beyond our wildest dreams in Heaven.

3) To understand what the command is, we need to go back to **1 Timothy 6:17**.

4) **1 Timothy 6:17** "As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy."

5) The thing that I have discovered is that when my relationship with the Lord is in good shape and I am enjoying Him, I have a greater ability to enjoy the people and things around me. And when my relationship with the Lord is not what it should be, I don't find as much happiness in the people and things around me.

6) So, make God your priority. Enjoy Him. Share with others. And enjoy the life He has given you.

5. Leverage Your Money to Bless Others (v. 6)

a. **V. 6** "You have condemned and murdered the righteous person. He does not resist you."

- b. Finally, we are told that the wicked rich realized that money was power and they were using that power to break the law and go without punishment. They were harming others and getting away with it because they knew who to pay off.
- c. What's the positive alternative?
 - 1) Use our money to bless others.
 - 2) Share it with them if they have a need.
 - 3) Even the unbelieving world around us has discovered the joy of giving. "Paying it forward."
 - 4) Acts 20:33-35 "33 I coveted no one's silver or gold or apparel. 34 You yourselves know that these hands ministered to my necessities and to those who were with me. 35 In all things I have shown you that by working hard in this way we must help the weak and remember the words of the Lord Jesus, how he himself said, 'It is more blessed to give than to receive.' "
 - 5) Friend, God doesn't want you to go around with an upside down smile. He wants you to be happy and one way we can do that is to use our wealth to bless others.
 - 6) God's commands are ALWAYS for our good.

Conclusion

You have the ability to use your money to increase your happiness here on earth and to lay up treasures in Heaven. But, you have got to apply Biblical principles to do that.

Friend, there is another thing that the Bible speaks about that we had better listen to. It's the fact that God is a good judge and we are sinners ... (GOSPEL PRESENTATION)