

The Bible and Money

James 5:1-6

Introduction

Pastor Harry Ironside was alive during the days of the Great Depression and he reflected on the ease with which financial fortunes could be lost: 'During the Great Depression of '29 I met people every day who were rich one day and poor the next. People went to bed one night thinking they were well off for the rest of their lives, but they woke up the next morning to find that the bottom had dropped out of the market, and they had lost everything.'

He saw in the great depression a vivid example of what the Bible teaches us about money.

Prov. 23: 4, 5 – 'Do not weary yourself to gain wealth, cease from your consideration of it. When you set your eyes on it, it is gone. For wealth certainly makes itself wings, like an eagle that flies toward the heavens.'

There is a story told about a Miser who used to hide his gold at the foot of a tree in his garden; but every week he would go and dig it up and gloat over his gains. A robber, who had noticed this, went and dug up the gold and took off with it. When the Miser next came to gloat over his treasures, he found nothing but the empty hole. He tore his hair, and raised such an outcry that all the neighbors came around him, and he told them how he used to come and visit his gold.

"Did you ever take any of it out?" asked one of them.

"No," he said, "I only came to look at it."

"Then come again and look at the hole," said a neighbor; "it will do you just as much good."

Does God care about how we handle money?

If we had to choose between growing in grace or growing in net worth – which would we choose?

Paul Tripp: 'Money matters . . . in a significant way your life will be shaped by what you think about money.'

Paul Tripp: 'You may not know it, but Jesus talked about money more than He talked about heaven. He talked about money more than He talked about hell. Of the thirty-nine parables recorded in the Gospels, eleven talk about money. Almost every page of the Gospel of Luke is dyed with this conversation.'

Randy Alcorn: "If your treasures are on earth, that means each day brings you closer to losing your treasures." [p. 40]

This morning we want to look at what the bible says about money

James brings the topic up – as he addresses the ungodly rich

It is an interesting passage – because James does not directly call for repentance – but rather announces / forecasts the coming judgment upon such people

This causes some to wonder – why does James address the ungodly rich in a letter to Christians?

Either – he thinks that some of these wicked are sprinkled in amongst the church – or – he is simply announcing the biblical position on money for the benefit of the church – and for the benefit of those who are being oppressed now – basically saying, ‘have no fear – God will vindicate and bring about justice in His time’

So – essentially James is reminding us of biblical truth about money – using the wicked of the world as a backdrop for those principles

The Judgment to Come - vv. 1-3

James here addresses the wicked rich - - - he pronounces a kind of judgment upon them [similar to OT prophets]

He does not speak of their salvation – but of their judgment to come

James wants his readers to know what God thinks of these social circumstances – [some of them were on the receiving end of the injustice] - - - this assures them that their cause will be vindicated in the judgment

To understand where James is coming from here – we need to have in place – a few of the foundational principles in the Bible on money

1) God owns everything - including our wealth

Ps. 24:1 - 'the earth is the Lord's and all it contains.'

We know this is true –if you own some land or a house – someday – somebody else will own it – and it may not be anybody you would care to have it.

Donald Whitney: 'We don't own anything. God owns everything and we are His managers.'

Job 41:11 - 'Who has given to Me that I should repay him? Whatever is under the whole heaven is mine.'

Warren Wiersbe: 'God owns all wealth. He permits us to be stewards of His wealth for His glory.' [Ps. 50:10]

The only question is – ‘are we being faithful stewards with what God had given us – or unfaithful?’

All we have is essentially entrusted to us by God – our cars / homes / bank accounts – even non-material things – such as time / talents / abilities

These things are all put into our care for a time being
We are just visitors – traveling thru this world – destined to leave everything behind at some point

The world says, ‘He who dies with the most toys wins.’

Jesus says, ‘It is more blessed to give than to receive.’ [Acts 20:25] - - - or ‘lay up for yourselves treasure in heaven . . .’ [Matt. 6:20]

There is a story about the Crusaders of the 12th century. They would often hire mercenaries to help them fight in their battles to regain the holy land. Because it was a religious war – they would require the mercenaries to be baptized before fighting. As they were being baptized – the mercenaries would hold their swords out of the water to symbolize the one thing in their life that Jesus Christ was not given authority over. They had the freedom to use their swords any way they wished.

Howard Dayton: ‘Today – many people handle their money in a similar fashion . . . they hold their wallet or purse out of the water, in effect saying, “God – you can be the Lord of my entire life except for my money. I am perfectly capable of handling that myself.’

Larry Burkett: ‘When we acknowledge God’s ownership, every spending decision becomes a spiritual decision. No longer do we ask, ‘Lord – what do you want me to do with my money?’ The question is restated, ‘Lord – what do you want me to do with your money?’

What did the wealthy do wrong – who James is referring to?

MacArthur: ‘They are condemned because their wealth was uselessly hoarded, unjustly gained, self-indulgently spent, and ruthlessly acquired.’

James says – the rich person’s wealth has an expiration date – at the judgment it becomes worthless – it was supposed to be used for good and godly purposes - - - but instead it just rotted and rusted – was of no use / put to no good purpose [James 5:2, 3]

The Roman emperors were models of extravagance and waste

v. 5 – it is said of Roman Emperor Nero – in his palace – in the middle of the dining room area was something that looked like a well. It was there – because Nero and his guests at a banquet would gorge themselves on so much lavish food that they would have to vomit. And once they did – they would go back to their table – that was the life of Nero

Why would somebody do that? / what a waste!

It was a sign of wealth and extravagance

Paul Tripp: 'Money [how we use it] is a window on what rules your heart.'

What we spend money on – how we spend it – [how we save it] / how we pursue it - - - will always inevitably tell us something about what is important to us – and something of what is going on in our heart.

2) We are called to love God / not money

*** I Tim. 6:6-10

The bible does not condemn wealth itself

There are godly, wealthy individuals in Scripture: Abraham / Job / Solomon / Joseph of Arimathea / King David

What the Bible condemns is a love of money – or making wealth our treasure

One sure indication of when wealth has become a god / idol – is when a person uses unjust means to gain wealth – or sacrifices that which is valuable to gain that which has such little value

James 5:4-6

A desire / lust for wealth often leads on to unethical practices – such as treating unfairly one's laborers / abuse of the courts system

Andrew Carnegie became perhaps the richest man on the planet [in his day] - sold Carnegie Steel for \$480 million in 1901

He was known as a philanthropist – building libraries in many of our cities

Carnegie's biographer notes: 'Although Carnegie built 2059 libraries . . . a steelworker, speaking for many, told an interviewer, "we didn't want him to build a library for us, we would rather have higher wages" At the time steelworkers worked twelve hour shifts on floors so hot they had to nail wooden platforms under their shoes. Every two weeks they toiled an inhuman twenty four hour shift, and then they got their sole day off. The best housing they could afford was crowded and filthy. Most died in their forties or earlier due to accident or disease.' [Counterfeit Gods, p. 70]

The first thing greed does to its victim is it blinds his eyes to see his greed

Timothy Keller: 'Jesus warns people far more often about greed than about sex, yet almost no one thinks they are guilty of it. Therefore we should begin with a working hypothesis that, 'this could easily be a problem for me.' [Counterfeit Gods, p. 53]

James refers to greed – as he points to social injustices

For the day laborer – oftentimes if he did not get paid – he and his family did not eat that day

The day laborer – Deut. 24:14-15

This was a kind of wage fraud

Prov. 13:11 - 'Wealth obtained by fraud dwindles, but the one who gathers by labor increases it.'

Ernest Becker writes: 'What induces one man to use false weights, another to set his house on fire after having insured it for more than its value, while three-fourths of our upper classes indulge in legalized fraud . . . what gives rise to all this? It is not real want – for their existence is by no means precarious . . . but they are urged on day and night by a terrible impatience at seeing their wealth pile up so slowly, and by an equally terrible longing and love for these heaps of gold.' [Counterfeit Gods, p. 51]

He raises an important question

Why do people care so much about money? [what is the heart after?]

Is it status / security / lifestyle / a hedge against future uncertainty / a symbol of success?

Are those good things to seek / Should we seek them in money?

John Piper: 'What is money . . . money is simply a symbol that stands for human resources. Money stands for what you can get from man instead of God. It is the currency of human resources . . . the love of money is virtually the same as faith in money – belief that money will meet your needs and make you happy. Love of money is the alternative to faith in God's grace to meet our needs . . . a heart that banks on money for happiness is not banking on God for satisfaction.' [Future Grace, p. 324]

When money becomes an idol – it becomes something we *trust* in

I don't pray to God – I look to my bank account

The Scriptures remind us there is only one rock / one secure foundation for our trust – that is in God

Prov. 23:4,5 – ‘Do not weary yourself to gain wealth, cease from your consideration of it. When you set your eyes on it, it is gone. For wealth certainly makes itself wings, like an eagle that flies toward the heavens.’

Wealth may seem like a mighty fortress – but it is not - - - it is part of our uncertain world – it makes itself wings

Paul Tripp: ‘Money can’t buy you a satisfied heart, money can’t buy you a reason to get up in the morning. Money isn’t meant to be your source of comfort when you are hurting or of hope when you are feeling discouraged. Money can’t and was never intended to give you life. To ask money to do any of those things will always lead to money troubles.’ [Redeeming Money, p. 150]

James affirms that God sees all the shenanigans being carried out by the wicked wealthy of his day – and he says that God will judge justly

The wicked rich are like cattle continuing to feed and fatten – up to the day of their slaughter

3) We are Called to Lay up Treasure in Heaven

Earthly Treasure is not True Treasure

Jesus turns our focus to heaven / eternity

The bible teaches that what we do in this life echoes in eternity / including what we do with our money

Matt. 6:19-21

Paul Tripp: ‘the Bible clearly teaches that this life is not all there is. It is a fact that every human being is heading for a forever of some kind . . . you simply cannot understand and live out God’s plan for you and your money if you are not living with eternity in view.’

Earthly treasures are perishable / subject to loss / theft / rust and decay
i.e. – earthly treasure is not true treasure

M. Henry: ‘The heart follows the treasure as the sunflower the sun’

Ask yourself this morning: ‘What is my treasure?’

The answer to that question – is like reading your spiritual pulse / opening a window to your soul

What am I really after in life? What do I love more than anything else?

Money, wealth, possessions, fame, power, glory, pleasure, etc.

Or – am I after God? – Jesus will call us to seek first His kingdom and His righteousness

That's what we are to seek

When we put God first in our lives – everything else falls into its proper place [including one's view of money]

Matt. 6:33 - 'But seek first His kingdom and His righteousness and all these things will be added unto you.'

We recognize - - - Money [since it is not evil in itself] can be used for great and godly purposes

Money can be used:

To provide for one's family / to fund business ventures that provide goods and services that add to the overall good of society / to help meet the needs of a needy person / to build churches / seminaries / support missionaries – gospel preaching churches / Bible distribution societies / to feed the hungry / to help a poor person

There are so many ways we can use money for good – we simply need to ask God to show us – make us aware of needs around us / etc.

We as believers have opportunity to take what so often becomes an idol in many people's hearts and we can give it away for the purchase of eternal treasure – by investing in eternal causes

We have to be realistic – God doesn't need our money
He is all sufficient – omnipotent, etc.

We need to give – it's our privilege - - - He gives us the opportunity to give to worthy causes

One of the best ways to destroy the idol of money – is to give some of it away to worthwhile causes

I Timothy 6:17-19

Charles Spurgeon: 'I have noticed that the most generous Christians of my acquaintance have been always the most happy, and almost invariably the most prosperous. I have seen the liberal giver rise to wealth of which he never dreamed; and I have as often seen the mean, ungenerous churl descend to poverty by the very parsimony by which he thought to rise. Men trust good stewards with larger and larger sums, and so it frequently is with the Lord. He gives by cartloads to those who give by bushels. Where wealth is not bestowed

the Lord makes the little much by the contentment which the sanctified feels.'
'give us this day our daily bread'.

Many people have found such a statement true

Luke 6:38 - 'Give and it shall be given unto you.'

Proverbs 3:9, 10 - 'Honor the Lord from your wealth and from the first of all your produce; So your barns will be filled with plenty, and your vats will overflow with new wine.'

Prov. 11:24-25

Prov. 22:9 - 'He who is generous will be blessed, for He gives some of his food to the poor.'

Generosity brings joy and blessing – not hoarding

4) We are called to be content / thankful for what we have entrusted to us

We find verses like: 'do not weary yourself to gain wealth . . .' [Prov. 23:4]

'Be content with what you have . . .' [Heb. 13:5]

Don't be so concerned about what you *have*

*** Be more concerned about who you *are* – character

i.e. – pursue growth in grace / growth in character – more than you pursue growth in wealth

II Peter 3:18 - 'But grow in the grace and knowledge of our Lord and Savior Jesus Christ.'

Conclusion

Paul Tripp: The biblical story is a generosity story. No words capture the essence of this story better than these: 'For God so loved the world that He gave . . .'

When the Bible calls us to be givers – it reminds us of the ultimate giver – the ultimate gift

II Cor. 8:9 - 'For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sake He became poor, that you thru His poverty might become rich.'