

Getting Rich, Being Rich - James 4v13-5v6

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Date: 10 June 2018

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[0 : 00] It's to chapter 5, verse 6. That starts on page 1215 of the Red Church Bible. That's James, chapter 4, verse 13.

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. Why, you do not even know what will happen tomorrow.

What is your life? You are a mist that appears for a little while and then vanishes. Instead, you ought to say, If it is the Lord's will, we will live and do this or that.

As it is, you boast in your arrogant schemes. All such boasting is evil. If anyone, then, knows the good they ought to do and doesn't do it, it is sin for them.

Now listen, you rich people. Weep and wail because of the misery that is coming on you. Your wealth has rotted and moths have eaten your clothes. Your gold and silver are corroded.

[1 : 18] Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days. Look, the wages you failed to pay the workers who mowed your fields are crying out against you.

The cries of the harvesters have reached the ears of the Lord Almighty. You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter.

You have condemned and murdered the innocent one who was not opposing you. Thank you, Sam.

Well, we've been looking at this short letter of James. If you've missed any of the talks along the way from different people, then you can just check out the church website and you can catch up on any of the talks there.

Let's pray as we ask for God's help. My dear brothers and sisters, take note of this.

[2 : 39] Everyone should be quick to listen. Slow to speak and slow to become angry.

Father, help us to listen clearly to your word, to your truth. Not to listen to our own thoughts and imaginations, but to listen clearly to what you are saying to us through your word.

May it penetrate deep into our hearts and cause us to run to our Redeemer, the Lord Jesus Christ.

For your glory we ask these things. Amen. Amen. Well, one of the most beautiful things about church is diversity.

This is what our welcome brochure says. If you haven't got the term program, you can get it on your way out. But here's what it says. We are a diverse group of people of different backgrounds and ages.

[4 : 04] Church is the people, not the building. And God's people are a family. Brothers and sisters, united through a common faith in Jesus.

You are very welcome to join with us. Now, through the gospel, people from different kinds of backgrounds are united together.

And it's wonderful to see that in this church, in this gathering, different nationalities are here. People speak different languages. We have different cultures, different experiences.

And through our faith in Christ, we are united together as one. But diversity also has the potential to cause division, doesn't it?

The very fact that I'm different to you and you're different to me means that there will be times we struggle to relate to each other. One area of diversity that can cause division is our economic status.

[5 : 12] The haves and the have-nots. Or as James has been teaching through his letter, the rich and the poor. And as we read through James, if you were to read through it briefly and quickly, you will see that there's a problem.

The rich are looking down on the poor. And the poor are grumbling about the rich. And all of this has resulted in fights and quarrels.

Division, if you remember from last week, chapter 4, verse 1. What causes the fights and quarrels among you? Well, don't they come from your own desires that battle within you?

You desire, but you do not have. So you kill, you covet, but you cannot get what you want. So you quarrel and fight. More than anything else, our economic status has the potential to cause great division.

So James has something very important to say to us. Look at chapter 4, verse 13. Now listen. Pay attention.

[6 : 28] 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. Or look at chapter 5, verse 1.

Now listen. Pay attention. Listen. Listen. Listen. You rich people, weep and wail because of the misery that is coming on you.

Listen. You who desire wealth. Listen. You who have wealth. You see, the reality is, in a church like ours, as in any church, I guess, there are those who have more, and there will be those who have less.

Our economic status is different. There are people who are employed or unemployed. People who own their house. Others rent their house.

Some have two cars. Others have no car. Some can afford holidays away. Some have no holidays away. Some are in their nice new clothes.

[7 : 40] Some come in the same old clothes. Those who don't have, well, they can be bitter and want more.

And those who do have, can be selfish and not give. But here's the issue for all of us, I think, as we look at this text this morning.

There is no sin in having wealth or wanting to make money. There's nothing wrong with wealth. There's nothing wrong with wanting to make money.

It's how we acquire the wealth. And it's the way in which we use it that can be sinful. How we get it and how we use it, that is what can be sinful.

So this morning, as we look at this text together, let's check our heart attitude as we look at these two groups. Those who desire wealth and those who have wealth.

[8 : 45] So first, the desire for money. Those who want wealth. Chapter 4, verse 13.

Now listen. Listen. Listen. You who say. Today or tomorrow, we'll go to this or that city, spend a year there, carry on business, and make money.

Now times may have changed. We may be 2,000 years on from the time James wrote this. But really, our human desires have not. We want to make money.

We always want more money. In fact, it can control our whole life. So, our life goes something like this.

Our plans go, I'll go to college. I'm going to get a qualification. Then I'm going to get myself a job. Work for a few years. Get some experience.

[9 : 45] Then I'm going to move to London or move to New York. You can make great money in these great big cities. Then I'm going to come home and, well, I'll start up my own business and the sky's the limit.

Or perhaps maybe you're a little bit older and you're thinking, well, I've been working a while. I need to do some more training, upskill, and get a better salary. I'll get my mortgage paid off early, cash in my shares, move into a bigger house, start drawing on my pension, and, what are your plans for making money?

Well, there's nothing wrong with planning. Nothing wrong with making money. It's wise and responsible. In fact, the scriptures warn against those who are lazy and don't plan.

Listen to this from Proverbs 10, verse 4. Lazy hands make for poverty, but diligent hands bring wealth.

Here's another one, Proverbs 21, verse 4. The plans of the diligent lead to profit, as surely as haste leads to poverty.

[11 : 08] You see, it's good to plan out and think about how we are making money. We need money to live. We need money to buy things. It's not wrong. But, if the desire for wealth, if making money becomes my one priority, then we need to wake up.

Look at what James has to say to us. First, we do not control the future. Look at verse 14. Why?

You do not even know what will happen tomorrow. What are your plans for making money tomorrow? Well, tomorrow, you might wake up with a pain in your head and discover you have a cancerous tumour.

Tomorrow, your boss may tell you that they need to make cuts and, well, you've been let go. Tomorrow, the housing market may take a dive and you'll discover that you're living with negative equity and you can't pay off your mortgage.

You're a fool if you think you know what is going to happen tomorrow or that your plans are never going to be interrupted. tomorrow, your dreams and desires for wealth can be shattered in a moment.

[12 : 43] We do not control the future. And second, we do not live forever. Look at the rest of verse 14.

What is your life? How do you think about your life? Well, here's the answer. You are a mist that appears for a little while and then vanishes.

I was reminded of this again as I listened to the news this week. Did you see what happened? Those two young athletic lads, their lives and careers before them take a swim on a sunny day in a quarry and both drown.

Their life snapped out. A young father providing for seven of his children on the way to the beach turns a corner, hits a tractor and tragically dies.

Or the innocent loving grandfather who goes off to the gym early one morning and gets shot in some other gang-related attack.

[13 : 56] Well, we might escape those things. We might live until we're 70, 80. Who knows, with medicine today, we might even reach 90.

We may go through life enjoying great health, but sooner or later we will all die. Our plans to make money, our hopes to enjoy our wealth will disappear like a puff of smoke.

End of verse 14, you are a mist. You're just a vapor that appears for a little while and then vanishes.

We do not control the future. We do not live forever. So, we need to live with God's priorities in mind.

Verse 15, instead, we ought to say, if it is the Lord's will, we will live and do this or that.

[15 : 04] Instead of making arrogant statements of what I will do and where I will live and when I'm going to move and how much I'm going to make in life, I humbly acknowledge that my life is in the sovereign hands of my creator God, the God who gives me life, the God who is giving you the breath that you breathe right now, the God who orders my life, who rules my life, the God who, when he decides, will take my life.

I am not in control of my destiny. I do not live on this earth forever. And to live any other kind of way, well that's to put myself in the place of God.

Look at verse 16. As it is, you boast in your arrogant schemes. Of all the things we're going to do and all the ways we're going to make money, all such boasting is evil.

If our desire for wealth, if our plans to make money is our priority, if my sole goal in life is just to be rich, it's an evil boasting.

It's saying, my will be done, my kingdom come. Remember what the apostle Paul reminded Timothy, and well, he reminds us through God's word.

[16 : 42] For the love of money, not money, the love of money, is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

You see, if I am a Christian, if I am seeking to follow the Lord Jesus, then I should be seeking God's will, God's desires. What is God's heartbeat?

Not what do I want. Verse 17, if anyone then knows the good they ought to do and doesn't do it, it is sin for them.

If you know what God's will is, what God's word says, and you don't do it, and you live your own desires about making your own plans of how you're going to make money, well, that is sin.

If I am so eager for riches, so busy at work that I neglect time with my wife and kids, it's sinful.

[17 : 57] If I desire wealth so much that I haven't got time to meet with God's people, it's sinful. If I'm so busy and so preoccupied about thinking about money and what money I'm going to lose and how I'm going to make ground with it, if I'm so preoccupied I haven't got time to listen to God's word or talk to God, it's sinful.

When the desires for wealth control us and consume us, it's making money our God. And James is saying to us, we need to change our priorities and quickly.

Verse 15, instead we ought to say, if it is the Lord's will, we will live and do this or that.

What does God desire of my life? So the desire for money, those who want wealth. But then he moves on to talk about the danger of riches, those who have wealth.

Look at chapter 5 verse 1. Now listen, listen, you rich people, weep and wail because of the misery that is coming on you.

[19 : 31] What sobering words to be reading. If riches is our goal and riches is what we get, then in a sense that's all we're going to get.

Our financial and material resources will be our earthly and temporary reward and that will be it. Rather than eternal riches, rather than enjoying the beauty and the fullness of God's eternal kingdom, we will live for an eternity without Christ.

That's behind these words here in verse 1. Weep and wail. It's the one who's standing before God's judgment with nothing to offer, only a wasted life of living for self.

You see, what we think about wealth and how we use the wealth that God has given to us has eternal consequences.

wealth. And James is warning those who have wealth, and by the way, that's all of us, he's asking us, are we guilty of misusing the wealth that God has given us?

[20 : 49] Well, let's have a look, shall we? Let's see and examine how we are using our wealth. first, am I a wasteful hoarder?

I'm sure you've seen the TV programs, hoarders. They haven't room to move in their house with the pile of stuff they have everywhere. Well, here's hoarders for you, verse 2.

Your wealth has rotted and moths have eaten your clothes. Your gold and silver are corroded. The corrosion will testify against you and eat your flesh like fire.

You have hoarded wealth in the last days. I wonder if someone were to go through your house, through your possessions, just free reign to rummage and root, what would they find?

Designer clothes in your wardrobe that you've bought but never wore? The latest techno gadget that's still in an unopened box?

[22 : 07] Maybe unused furniture that sits collecting dust in the attic? Well, we're all guilty, aren't we? We are, by nature, wasteful hoarders.

We buy things we don't need. We store stuff we never use. We accumulate books that are not read, toys for our children that never get played with, fitness machines we never use, power tools that never get plugged in.

Yes, I buy those bargains in Aldi too. There's someone else who does too, or somebody. Just because we can. I've got the money, so I spend the money.

Why not? I've earned it, I've worked for it, it's mine to do as I please. All this wasteful hoarding is actually evidence against us.

Look at the end of verse 3. Their corrosion will testify against you and eat your flesh like fire. it will be evidence that condemns us in judgment.

[23 : 23] What have we done with all that hoarding? Well, here's another one. If that wasn't uncomfortable enough for us, what about this? Greedy oppression.

Verse 4. Look, the wages you fail to pay the workers who mowed your fields are crying out against you.

If you're an employer, do you pay your employees fairly and promptly? We don't need to own a company.

When someone comes to do work in your house or you need to have your car fixed, do you pay them everything that should be paid and ought to be paid? And if they happen to under charge you or they've missed something, do you remind them and say, actually, I should be paying you a bit more?

Or do you just keep quiet and go, saved a few more pennies there? Of course, we never like to think of ourselves as greedy oppressors.

[24 : 33] That's the corporate world, isn't it? Well, think about the food we buy or the fashion labels we wear. Coffee and bananas have fair trade stickers on them for a reason.

You see, when we opt for a cheaper coffee, well, we're exploiting the producer. We're happy to get it for 50 cents less without a single thought of a farmer who only gets two dollars a day.

Or think about the clothes that we're wearing. maybe wearing right now. Designer clothes, fashion labels. We can pay 100 euros for a pair of shoes, 150 for a top, no bother.

But think of the exploitation that takes place in the sweat jobs that produce them. If we continue to buy from companies that use child labour, their cries will sound our judgment.

Look at the end of verse 4. the cries of the harvesters have reached the ears of the Lord Almighty. When we misuse our money for our own self, well, the cries are crying out.

[25 : 54] Verse 6. You have condemned and murdered the innocent one who is not opposing you. You say, just because of things I buy, I haven't killed anyone.

man. Well, maybe not directly, but indirectly, the way we use our money, the knock-on effects it has down the line, poor working conditions, means that people do die.

What does these words have to say to us who live in our affluent West? wasteful hoarders, greedy oppressors, selfish extravagance.

Verse 5. You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter.

While we indulge ourselves and fatten ourselves up with things we don't need to eat, others die. We spend what we have on luxuries, not necessities.

[27 : 08] We justify our wants while ignoring others' needs. things. Well, let me share with you something personal, something that I'm ashamed of, something that is sinful.

When I was in Ghana recently, I bought this small wooden carving as a gift. Clearly, the lady who was selling it didn't have much money.

Obviously, she was in great need. nevertheless, I asked how much it was, and then I immediately offered less. I walked away very proud that I had haggled the price down.

When I got home, I discovered that during my trip I had lost a 50 euro note. It annoyed me for days. I wondered where I had lost it, going through all the different places.

Could it have been here, could it have been there, I searched my bags over and over again, I checked my money belt at least five times, turned it inside out, no 50 euro note.

[28 : 21] I was desperately concerned for my money that I had lost. And then I realised that I had not given that poor lady a second thought.

I am guilty of selfish extravagance, greedy greedy oppression, wasteful hoarding. James is serious in his warning to those who are rich, to those who have wealth.

Craig Blomberg, an author, writer, drives the point home. Follow on the screen. this is what he says, if a person claims to be a Christian, is aware of the acute physical needs of desperately poor believers at home or abroad, is in any position to help, but never does a single thing except to wish them well, that person's inaction disproves his or her profession of faith.

Challenging, eh? True faith, you see, is seen by generous giving, not wasteful hoarding. In seeking justice, not greedy oppression.

Through self-sacrifice, not selfish extravagance. You see, when it comes to giving of all the resources and the financial wealth we have, when it comes to giving and spending, the question should be this, and follow this clearly, the question should be, how much can I spend, not how much should I spend, or should I give rather?

[30 : 22] In other words, what can I spend out of my giving? Because everything that I have has been given by God, belongs to him, it's not mine, so I need to ask, what can I spend out of my giving?

Once again, as we look into God's word, as James 1 reminds us, it's like looking into a mirror, it reflects back on us, revealing us what our hearts are really like, and showing us our desperate need of Christ.

So the desire for money, the danger of riches, which leads us to something encouraging for us all, that the poor and rich, we all need Christ.

You see, whatever economic status we may think we are in, we all need Christ. Here's what James says to those who desire wealth, and those who have wealth, those who would say, I need money, and those who say, well, no, I have money.

He's already told us about it. Go back to chapter 1, verse 9 and 10. James chapter 1, verses 9 and 10.

[32 : 09] Believers in humble circumstances, those who don't have, those who struggle, financially, believers in humble circumstances ought to take pride in their high position.

But the rich, those who have, well, they should take pride in their humiliation, since they will pass away like a wild flower.

Look, he's saying, if your economic status means you don't have much, or that you have needs and you struggle to pay your rent or you struggle to meet your bills.

Verse 9, believers in humble circumstances, well, take pride in your high position. He's saying, remember the gospel.

Remember what Christ has done for you. you may financially struggle, but through Christ and in Christ and through faith in him, you are spiritually rich.

[33 : 22] You don't need to have great wealth to make it in life, to be someone. In Christ you have made it, you are someone. You belong to Christ.

You are his. and through him you have received great blessing, forgiveness of all of your sins, the presence of the Holy Spirit, his peace upon you, and an eternal inheritance, the kingdom of heaven itself, the new heavens and the new earth that can never be taken from you.

believers in humble circumstances, take pride in your high position. Don't grumble at the rich and make money your goal and your priority.

Rejoice that you have every spiritual blessing in Christ. Christ. If you are in Christ, you will never be lost, but you are his forever.

On the other hand, if your economic status means that you have plenty and well you're in great wealth, look at verse 10.

[34 : 49] But the rich should take pride in their humiliation, since they will pass away like a wild flower. Again, he's directing us saying, remember the gospel, remember Christ.

You may buy all you want, but you cannot buy what you most need, God's grace and mercy. You may have savings and wealth for your entire life, but remember this, verse 10, you will fade away like a flower.

You can have shares and pensions, but without Christ's intervention in your life, you are spiritually bankrupt. You have nothing.

You are nothing without Christ. Don't pride yourself in how well you've done financially, about how secure your future is.

Humbly see what great needs you have spiritually. Whoever we are, whatever our economic status may be, we all need Christ.

[36 : 06] And when we come to Christ, the low are lifted up, the higher taken down and, well, we become one. There's an equal playing field before the cross.

Brothers and sisters in Christ united together, not one above the other, not one thinking better than the other. With Christ, I can say, I have everything.

Without Christ, I have nothing. everything. How do you think about your economic status today?

Are you desiring money? Wanting wealth? Or are you in danger for the riches you have and your misuse of wealth?

We all need to go to Christ, for with Christ I have everything. nothing. Without Christ, I have nothing.

[37 : 16] Let's pray together. Let's pray. You can look on the screen for our prayer as we reflect on what we've been thinking through.

Keep falsehood and lies far from me. Give me neither poverty nor riches, but give me only my daily bread.

Otherwise, I may have too much and disown you and say, who is the Lord? Or I may become poor and steal and so dishonor the name of my God.

Father, would you keep us running to Christ, for he is our all and our everything, only he can truly satisfy.

And would you help us in our plenty to give to those who are most in need, generously, sacrificially, lovingly, just as you poured out your love to us.

[38 : 49] Help us, Father, we pray, in Jesus' name. Amen. Amen. Well, if we believe Christ is everything, we will want to sing this song, Christ is my reward and all of my devotion.