

Where Your Treasure Is (James 5:1-6)

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[0 : 00] Amen. Amen. Thank you so much, Clay and Choir Grant for leading us. Well, I counted, I think! There's five open chairs up here, so five of you need to...

! We had baptism, we had three families that joined, a commissioning service. Those are great things to celebrate and be thankful for of what God is doing. And I'm grateful to be able to continue to open up God's Word and teach through it. But I'm going to say this, and if I'm completely honest, and I know you're probably thinking, well, Brett, you're a pastor, you should be completely honest. But if I'm completely honest, this is a passage of James. And this is going to kind of sound strange to say, especially with James, of where he steps on your toes, because honestly, James steps on your toes all throughout the book of James. But this one in particular is one that kind of hits near and dear to many of us, because James is addressing some things that the church was dealing with as far as riches go in dealing with money. And I haven't really been looking forward to addressing this one because, well, probably for several reasons. One, anytime you talk about money, people automatically say, well, here we go again. Preacher's talking about money again. It'll never be enough. And so we immediately go into that sometimes. But hopefully if you've been coming for a while, you'll realize that's not something that we address any more than it comes up in Scripture. As we work our way through Scripture and as we go verse by verse through these books of the Bible, we address them as they come up. But it is something you think about because many visitors, in fact, I was talking to some of our regulars before the service that they actually shared that at some points in their lives, when they didn't attend regularly, it felt like every time they came, every time they attended, the pastor was talking about money.

And so I'm always guarded with that a little bit. But I think more than any of those things, it's challenging this week. It's one that I've not been looking forward to because it's something that we all, myself included, have to really take a hard look at our life and see how it is we are using those finances that God has blessed us with. And so James here, in James chapter 5, he addresses a delicate subject, let's just say in a not so delicate way. He goes straight to the heart. In fact, I want you to listen how Kent Hughes begins to talk about this passage and reflect on this.

He says, James's attack in the opening paragraph of chapter 5 can only be described as seething. It is so fierce that Upton Sinclair, the novelist and social reformer, once read a paraphrase of this section to a group of ministers after attributing it to Emma Goldman, an anarchist agitator.

[3 : 15] He said, very humble manner, but also realizing that this is God's word. And it's all profitable for each and every one of us. And so we don't skip sections. We teach through them. And so it is a difficult passage though, not because there's a deep theological truth that we must wrap our minds around that's hard for us to understand, but it's a difficult passage because James is addressing a blind spot that many of us may have. And I would say that a blind spot is an area that we can't see or have trouble seeing reality. And so a blind spot would be anything that we have trouble really seeing what is actually true in our lives, where we actually have, we have trouble seeing the reality of, of what is at play in our lives. But oftentimes we think of it in, in terms of driving a car. And I'm sure we've all experienced those blind spots as you're driving in the car, especially if you're trying to change lanes in

Atlanta. You're trying to change lanes. You check your rear view mirror, you check your side mirror, you put your blinker on, you begin to go over only to hear someone laying on the horn. And so you swerve back over into your lane. Those would be blind spots. And isn't it amazing that something as large as a car that's so close to you that if somebody in the backseat could roll down their window, reach out and touch it, yet it's a blind spot. Something that large, that close to us, that we can almost reach out and touch, yet it's hard for us to actually see. And I would say that's not only the case when it comes to cars and driving, but often is the case when it comes to us as followers of

Christ.

Oftentimes we have blind spots in our walk with Christ where we see what we want to see. We, we see what we want to see when it comes to Scripture. We, we make up our minds about something and then we try to do a search and find a passage of Scripture that will prove text, that will try to reinforce our belief, even if that means taking that verse out of context. But we see what we want to see all the time, oftentimes so much so that there's actually a scientific word for it. It's called motivated perception, where your needs, preferences, wants, or desires can actually shape the way you perceive reality, where you actually begin to see only what you want to see. And if you don't believe me, then put an Auburn fan and a Bulldog fan, a Georgia fan in the room, watch the last two minutes of the first half of last night's gaming, you will see what I mean. You can see whatever you want to see, because you're going to have two very strong opinions on it. So, so this motivated perception here, where you see only what you want to see what you want to see is dangerous when it comes to the life of a believer. And the only real solution that I see when it comes to having truth spoken to our lives is to see the Word of God as authoritative in our lives, where that is the basis that we measure everything else on. Because our feelings, our judgments, our judgments oftentimes are motivated by our own personal preferences, and they can become blind spots for us. And so with this in mind, I invite you to turn with me to James chapter 5. I know you're all very excited to hear what James has to say now with that introduction, but James chapter 5, the first six verses, I want us to read now. It says this,

Come now, you rich, weep and howl for the miseries that are coming upon you. 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. You have laid up treasure in the last days. 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. You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in the day of slaughter. You have condemned and murdered the righteous person. He does not resist you. And so this is definitely a passage where James uses some very strong words. In this passage, he uses words that are very direct and pointed, and I would say they are intentionally shocking to grab our attention. He does this because he knows that these are going to be difficult truths for us to see. And he doesn't want to run the risk of someone trying to soften this message and to justify their actions. He wants us to see very clearly the very real risk for those who love money more than anything else. And so the first thing he does to show this risk is this. James highlights the foolishness of putting your hope in wealth. The first thing that he does to warn us is James highlights the foolishness of putting your hope in wealth. He says, come now you rich, weep and howl for the miseries that are coming upon you. 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. You have laid up treasure in the last days.

The rich that James is addressing most likely in this passage are not the Christian believers, not the Christian church that he's writing to. And this is something that was kind of new for me to think about this way, but several commentators point out that they're most likely the wealthy non-Christians who were oppressing the Christian community that he's already mentioned back in chapter 2 of James. But having said this, this does not mean that this passage does not apply to believers. Please, when you hear that, don't say, well, this isn't for me. I can just tune everything else out now because nothing could be further from the truth. What, which is actually, so it doesn't mean that wealth is sinful in itself, but what it does mean is that wealth is sinful when we begin to attribute characteristics to it that it doesn't need, that it can't hold up, that it can't withstand.

[10 : 49] When we start putting pressure on it and putting our hope in it and thinking that it's going to deliver on what it promises, then it becomes a struggle for us. But it doesn't mean that wealth in itself is sinful, which is really good news for pretty much everyone living in the United States.

Now, when I say this, I don't want to minimize any struggles that those here in the church or in our community may be going through. We have desperate situations all around us. We have people struggling to pay bills, not sure where their next meal is going to come from. But when you look at where many are in America compared to where many are around the world, most of us are pretty wealthy. And so this passage is not saying that wealth is sinful by itself, but rather the misuse of wealth is sinful.

Douglas Moo, he has become one of my favorite commentators to read looking through the book of James. He notes this, reflecting on this. He says, although some traditions appear to condemn the rich merely because they are rich, in the New Testament, at least, condemnations of wealthy people are almost always attributed to the misuse of wealth. Having said this, he goes on to say, we must caution against the tendency for Western Christians, most of whom are wealthy in comparative terms, to dismiss as entirely irrelevant to us the teaching of a paragraph like this. In other words, what he's saying is, don't let this become a blind spot in your life. Once we realize that this message is a message for all of us, we can begin to see the foolishness of putting our hope in wealth. James addresses this in three different areas that many would see wealth in at this day and time. One of those areas that people would measure wealth in is in their accumulation of grains, of harvested grain. And so if you had an abundance of harvested grain, you would be wealthy because you wouldn't have to worry about where those mills were coming from. You could use it to barter and to trade for things. Wealth would be measured by the garments that you had, the clothing that you wore. You could see that as an investment almost, that it would be seen as a way of showing wealth. And then as always, that has always been the case, of precious metals, gold and silver. And so James addresses all of these things and he's clearly saying that it is foolish for you to put your hope in sinful excess that will not last. He says, your grains have rotted, your clothes are moth-eaten and ruined, and the gold and silver that you have have corroded. In other words, everything that you have gone, that you have, that when everything is gone, that you've put your hope in, you realize that you don't have anything to show for it.

Nothing but misery and weeping. One day, when you take your last breath, those riches will do you no good. But what you do with that wealth can have an eternal impact. And this is what James is wanting us to see here. Don't put your hope in things that are going to be here one day and go on the next.

Don't put your hope in things that when you take your final breath, it won't matter how much you have. But instead, invest your life, invest your treasure, invest your wealth in things that will have an eternal impact. Several commentators and pastors have used an example over the years of a lady by the name of Bertha Adams. Now, Bertha was a 71-year-old lady when she passed away on Easter Sunday, 1976, in Clearwater, Florida. And the coroner's report stated that the cause of death was malnutrition.

[15:06] When she passed away at the time of her death, she had wasted away to 50 pounds. I have a six-year-old who weighs 50 pounds. And so when she had passed away, she had wasted away to 50 pounds. And when the police officers began to investigate her situation, they started asking her neighbors about what was going on. And they said, yes, we knew Bertha. She would oftentimes come around begging for food or clothing. And we would give her some here and there, what we had. And so, yes, we knew her. And then the police did a further investigation and found, when they entered to her home, one of the biggest messes you have ever seen in your life. In fact, there was one senior police officer noted that he had never seen a dwelling in greater disarray. But upon further investigation, because you would think that, oh, what a poor person that she must have been, that she was forgotten, that she didn't have anything. But upon further investigation, they found two keys in her apartment, in her home there.

And they took the keys and realized they were to two safe deposit boxes at different banks. And so they went to one bank, opened up the safe deposit box, and they realized that she had over 700 stock certificates to AT&T; and many other valuable stock certificates to other companies, along with \$200,000 in cash. And they went to the other safe deposit box that she owned, and they opened it up. There were no stock certificates in it, but there was \$600,000 in cash in this safe deposit box.

When you add up the sum total of everything that she had, she had well over a million dollars in the bank, just sitting there, waiting for her to use. And a million dollars is a lot now, but it's a whole lot in 1976. And so this lady was very wealthy. And so now I'm not sure how many in our country would fall into the category that Bertha finds herself in there, where they have so much wealth stockpiled in the bank. But I think many of us are guilty of hoarding things that may not, or that don't have an eternal significance. They may not be sitting in a safe deposit box somewhere, but we have them sitting all over our homes and around our homes, and things that we have invested in, that will not have an eternal significance. All while there are real legitimate needs going unmet in our community and around the world. So what does this mean for us today? Well, first of all, the Bible does not

discourage wise saving and provision for needs. In fact, it encourages it in different places. And so this not saying that it is unwise to save and to put back and to make sure that you have enough to take care of yourself and those in your home. But what we also see, there is a big difference between the wise accumulation of savings and the vast accumulation of wealth focused solely on expanding one's own comfort and pleasures. That the Bible does speak against. You see, Jesus was very clear about the foolishness of this when he speaks on the Sermon on the Mount. And I think you may recognize very similar language that James uses here. It's very similar to the language that Jesus uses in the Sermon on the Mount. But I want you to listen to these words. This is what Jesus says on the Sermon on the Mount. He says, do not lay up for yourselves treasures on earth where moth and rust destroy and where thieves break in and steal. For where your treasure is, there your heart will be also. Where your treasure is, there your heart will be also. This statement to me is both telling and guiding. It's telling in the sense that if we want to know where our heart is, then we look at our finances. This is something that

I shared years ago as I think I was still youth pastor at the time. And I had the opportunity to preach. And I said, if you really want to know what is most valuable to you, if you want to know what those idols are in your life, then take a look at your bank account because what you spend your money on is going to be what is most valuable to you. And I'll never forget, Tim Hale came up to me either after the service or maybe a week later. And in a way that only Tim Hale could do, he says, Brett, I've really been thinking about what you said. And I think I know that I have an idol in my life. He says, I've been looking at my bank account. And the thing that I spend the most money on is health insurance. So health insurance must be my idol. And I was like, Tim, okay, you, I think you understand where I'm going with this. But he, he jokingly said that, but, but we spend our finances on, on what is most valuable to us. And they can be a real good indication of what it is that we value most. But listen to how Jesus says this, because it's not just an indication. It's not just telling us where our heart is, but it's also showing us where our heart can go. Because this is how Jesus says it.

[20 : 41] He says, where your treasure is, there your heart will be also. Jesus is giving us a formula here to guide our hearts. How you spend your treasure will guide where your heart is. Randy Alcorn, he says it this way. He says, this is an amazing and exciting truth. He says, if I want my heart to be in one particular place and not another, then I need to put my money in that place and not the other.

What this means for us is that we can guide our hearts. If you want a heart for missions, then there's a formula to be able to have a heart for missions. Invest your treasure there. If you want your heart to be in the church and the things of God, then, then there's a formula. You can invest your treasure there. But the reverse is also true. If we want our heart to be in the things of this world, if we want our heart to be in a particular political party or a sports team or whatever the case may be, then we invest our treasure there and our heart follows. Where you invest your treasure, your heart will follow. I see it all the time when we take people on mission trips. If you want to see someone who develops a heart for a place, then take them on a mission trip to that place. They've invested their time and their resources there. They've invested their treasure there. And now when they see something on the world news of a political uprising or maybe a natural disaster, all of a sudden their heart is moved by compassion and they start thinking about the people that are there. Why? Because their heart is there. And why is their heart there? Because their treasure was there. They invested in those areas. And so it's a way to guide our hearts. You see, the Bible doesn't say that wealth is a sin, but it very clearly states the selfish use and pursuit of it is. And so we must ask ourselves a very telling question. We must ask ourselves a question that not only do we ask, but we truly think about. And it's this, am I foolishly putting hope in riches?

Or am I using what God has blessed me with for his purposes? Now it's more than just asking the question. It's thinking about it and actually being truthful about it and not letting it become a blind spot to us. Lastly, the last thing that I want us to see from this passage is this.

James highlights the danger to others when we put our hope in wealth. James highlights the danger to others when we put our hope in wealth. To begin with, we talked about the foolishness of it in ourselves and how it affects our relationship with God. But now we see that it's more than just foolishness on our part, but it's actually a danger to others. He says this, behold, the wages of the laborers who mowed your fields, which you have kept back by fraud, are crying out against you. And the cries of the harvesters have reached the ears of the Lord of hosts. You have lived a life in

luxury and in self-indulgence. You have fattened your hearts in a day of slaughter. You have condemned and murdered the righteous person. He does not resist you.

[24 : 11] One of the ways that James highlights the danger to others when our focus becomes on acquiring wealth and spending it only on us is that it's unfair to others. James specifically says that they have cheated workers out of their pay. Now, this isn't something new to James. You see it also being an issue that Moses addresses back at the beginning of the Bible. And I would say that it's probably something that was going on long before Moses was alive, but where people are cheating people out of their wages. But I also want us to see something else here that's going on. And to do that, I want us to skip down to verse six. We'll come back to five, but skip down to verse six. And it says this, you have condemned and murdered the righteous person. He does not resist you. This is some pretty strong language, isn't it? That James is using. Were the rich unbelievers actually murdering the Christians?

Were they actually murdering the believers here in Jerusalem? Well, probably not, at least not directly anyway. But some believe that they could have been manipulating the court system to bring about murders.

Others believe that it was because they were withholding the basic necessities to live that in an indirect way. They were murdering and killing others. While some of these aspects of what James is saying are not very clear to us, what is clear is that James is calling out the wealthy for using their wealth and influences to live above the law and harming many in the process. He's calling them out for using their wealth and their influence to live above the law and when it was harming other people around them. So what does it look like to only focus on yourself? Well, that's what verse five tells us.

He says, you have lived a life, you have lived on earth in luxury and self-indulgence. You have fattened your hearts in a day of slaughter. Clearly, James is saying, instead of looking out for the needs of others and the oppressed and the less fortunate, you have turned all of your attention on yourself.

You've lived this life of self-indulgence where everything you acquire seems to only be used for you while others around you are struggling, while others around you are in desperate need, living a life of indulgence while others around you struggle. And I think when we read this, it's easy for us to think, man, things must have been really bad back then. The wealthy could get away with anything. Unfortunately, this discrepancy in power being given to the wealthy doesn't seem to only be a problem at certain points in history. It seems to be a problem all throughout history.

[27 : 10] However, this ought not to be the case for believers. This should not be something that characterizes the way that we live our lives. We who have advantages in education, wealth, and perhaps positions should not exploit those positions, should not exploit those advantages, but rather use those in order to have influence and use those in a way to build others up and to speak out for those who may not have a voice, to be there for those who may not have a meal on the table, to look out for the less fortunate, to use what God has given us in a way that doesn't just look out for our needs, but sees the needs of others around us and use those needs in a way to honor and glorify God.

So then what are we going to do with our wealth? How are we going to use this? And I think it's important to ask several questions in our lives. One of those questions, Kent Hughes points out, he says this, we should ask these questions. Do I hoard? Am I guilty of over-accumulation of wealth? Have I ever, or am I now defrauding someone? Is there financial deception in my life? Have I succumbed to the culture siren song of self-indulgence? Are there sub-Christian excesses in my life? Have I murdered another, that is, have I victimized someone because of a power advantage that I possess? What you begin to see very clearly in direct and indirect ways is that a selfish focus on the accumulation of wealth and the spending of wealth is not only harming ourselves and harming our walk with God, but it's also dangerous to others. So how then do we combat this? What are some ways that we can, can speak out against this? What are some ways that we can, can put this into practice in our life? And I think one of those ways is gaining the right perspective in our life. It's true. If we truly see our completely hopeless and helpless state apart from God, then it changes us. If we truly see that apart from Jesus, we are completely and utterly hopeless and helpless, then all of a sudden we see what Jesus has done for us in new light. We see it as our greatest treasure. And once we see this as our greatest treasure, then it will cause us to think differently about our earthly treasures. It will cause us to think differently about what God has given to us. And I think

another way that we can combat the power, wealth, and desire have in our lives is that we leverage the power treasure has to guide our hearts.

We begin to leverage the power that treasure has to guide our hearts. We take seriously what Jesus says, where your treasure is, there your heart will be also. We take that as truth, that we understand that if we want our heart to be in a certain place, then we begin investing our treasure there. But I think also we see the importance of accountability in our lives. You see, blind spots are blind spots for a reason. It's difficult for us to see them. And sometimes we need other people to help us see them.

Sometimes we need other people to speak truth into our lives. And so we need that accountability in our lives to see those blind spots and to do something about them. But ultimately, the only way we're going to see real lasting change is through a relationship with Jesus. Once we have a greater treasure, once we have a far more precious treasure, then it changes everything about us. And so maybe you're here today and you're thinking, well, this sounds great, Brett, but it's, it sounds really difficult to, to, to change the way that I think about my wealth and my treasure and the things on this earth and thinking about accumulating those things. And you're right, it is. And in fact, the only way that you're going to own, to have traction in doing this is through a relationship with Jesus. And so maybe you're here today and that's where we need to begin. That's where we need to start. We need to understand that we are sinners and we can't do anything about it. But Jesus left the glory of heaven, lived the life that we couldn't live, died the death that we deserve so that we can have a relationship with him. And once we see this as our greatest treasure, then it changes everything. But I encourage you this morning in a very difficult passage, like we find ourselves in today, not difficult to understand, but difficult to apply. I encourage us to take an honest look at our lives. What is it that we're using our treasure for? And are we using it in a way that brings God's name, honor, and glory?

Or are we seeking to only think about ourselves? Father, thank you so very much for your word. We thank you even for difficult passages like this, because it's in these difficult passages that we're reminded of our desperate need for you. It's in these difficult passages we're reminded that you are our greatest treasure. And so Lord, it's difficult for us because of our hardness of heart at times. And so Lord, I ask you to open up those blind spots in my life where I may not clearly be seeing what you've called me to do. Help me be open to those who are going to speak truth and life into those areas. And help me see your word as authoritative in all that we say and do. And so God, we thank you for that. We thank you for all that you do for us. And I pray that if there's someone here today that's never placed their faith and their trust in you as their Lord and Savior, that today would be that day. Today would be the day that go from death to life and see you as that greatest treasure. But Lord, I pray that you be with us. I pray that you give us the boldness and courage to apply this to our lives. And we ask all this in Jesus' precious name. Amen. Amen. I want to invite you to take your seeing hymnal and turn to hymn number 415, I Have Decided to Follow Jesus. And if God is speaking to you this morning,

[33 : 45] I want you to respond as we stand together and sing.