

FAITH THAT WORKS // Freed from Greed

James 5:1-6, "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 a day of slaughter. You have condemned and murdered the righteous person. He does not resist you."

Last week, we talked about the reality that our lives are fleeting, forgettable and fragile. We're like a mist, here today and gone tomorrow, and that reality ought to fill us with incredible humility and help us rearrange our priorities with eternity in mind. If life is "this" brief, and we have all the rest of eternity to live, to live only for this life is utter foolishness.

James is continuing this thought as he's writing to Christians in the early church and he's reminding them of the danger of thinking that this life is all there is—that they won't have to answer for how they stewarded, how they managed what God entrusted to them. And if that's how we're living, one of the primary areas in our life that that will affect is how we handle our wealth.

Preface with a few things here...

1. Being wealthy is not a sin.

There are plenty of people throughout the pages of scripture that were incredibly wealthy that loved God and were used by God to accomplish His purposes on the earth.

Abraham, Isaac, Joseph, Job, King David, King Solomon...

2. Wealth is a tool

Wealth is a means to an end. It's meant to be leveraged for good in the world. Unfortunately, wealth is leveraged for both good and evil purposes on the earth.

3. The love of wealth is sin.

1 Timothy 6:10, "For the love of money is a root of all kinds of evils..."

It's the desire to get and keep money that leads people into all kinds of evil, sinful, motivations and behavior. Money itself is not evil, but the love of money is incredibly subtle, seductive, and dangerous. And in light of all of that, James addresses how these things had crept into the first century church, and ultimately, he's addressing one big topic with a lot of implications for our lives:

GREED

Ever notice you don't have to teach little children to be selfish with their toys? When one child tries to take a toy from another child, the child with the toy instinctively clutches down, pulls it back, and says one word: "MINE!"

James warns us about three specific ways greed plays out as it relates to our finances and our possession.

HOARDING

James 5:3, "...You have laid up treasure in the last days."

Hoarding is keeping for myself what I do not need now so that I can have what I might want or need later. In large part, this form of greed is fueled by fear – the fear of not having enough, the fear of falling behind, the fear of not having as much as everybody else, the fear of being a burden one day. And there is a major difference between saving, and hoarding. There's a big difference between being a wise steward and hoarding.

Proverbs 21:20, "Precious treasure and oil are in a wise man's dwelling..."

In other words, a wise man plans and saves for his future.

But Jesus tells a parable in Luke...

Luke 12:16-21 "...The land of a rich man produced plentifully, and he thought to himself, 'What shall I do, for I have nowhere to store my crops?' And he said, 'I will do this: I will tear down my barns and build larger ones, and there I will store all my

grain and my goods. And I will say to my soul, 'Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.'" But God said to him, "Fool! This night your soul is required of you, and the things you have prepared, whose will they be?" So is the one who lays up treasure for himself and is not rich toward God."

What we find, in the words of Jesus here, is that greed is not a financial issue, it's a matter of the heart. He had enough, he wanted more. His heart found its hope, its trust, its peace, its security in his riches.

Here's the question for the rich landowner, and the question for all of us right now... [How much is enough?](#)

John D. Rockefeller, the founder of the Standard Oil Company, the first billionaire of the United States of America and once the richest man on Earth, was asked by a reporter, "How much money is enough?" He calmly replied, "Just a little bit more."

Just a little bit more in savings, just a few additional investments, just a little bit more in my paycheck. And the problem is we could be billionaires, and that mantra would remain the same, "just a little bit more." And the truth is, it's in all of us to one degree or another... just a little bit more.

SELF-INDULGENCE

Hoarding is about consuming later. Self-indulgence, is about consuming now!

James 5:5, "You have lived on the earth in luxury and in self-indulgence...."

We're not talking about simply enjoying a few nice things—driving a reliable car, being able to bless your family with a college education, or the occasional nice vacation. It's talking about a lavish self-indulgent lifestyle. And what's particularly challenging about this one is this isn't just a little part of our culture, this is our culture! Every piece of western marketing is designed to get you to be discontent with what you currently have and convince you that you "NEED" whatever it is they're selling. American culture is not dabbling in self-indulgence, we're swimming in it.

Self-indulgence for many of us might look like enjoying too much of a good thing or neglecting something we should be doing. These things can be incredibly difficult to identify because the truth is we "don't want to identify them." We want what we want,

and we do all kinds of mental gymnastics in order to justify our our self-indulgence because we are swimming in a world where self-indulgence is justified!

1 Peter 2:11, "Beloved, I urge you as sojourners and exiles to abstain from the passions of the flesh, which wage war against your soul."

This isn't talk about basic human needs, it's about the things we grasp for status. For notoriety. To be included. To be a part of something. To be viewed a certain way. For comfort and ease. There's a danger when begin to convince ourselves that our wants in life are "needs" and that if we don't have this possession, or drive that car, or live in that house, or have access to those people, or that influence, or this money, then we're less than other people. Or if we do have these things, then we're "better" than other people. James is talking about living in such a way that is unaware, calloused, uncaring, and disconnected from the needs of people all around us.

For some of us, we're not hoarding but as soon as the money comes in, it's gone. As soon as we get the bonus, it's gone. As soon as we get that raise we've been praying for, the extra money we lived without for so long, it just starts flying out of the checking account and it's like we never got the raise in the first place.

I want to invite you to imagine all the money you've spent on things that didn't matter in the past. Here's the thing: you can't go back and change how you spent that money but you can change how you spend the money you have today and the money you'll gain tomorrow.

If we're hoarding, or wasting our money on self-indulgence, eventually that will lead us to commit...

INJUSTICE

James 5:4, "Behold, the wages of the laborers who mowed your fields, which you kept back by fraud, are crying out against you..."

James is saying the way you got this money was by exploiting and defrauding others. James is probably not talking about outright theft here; he's talking about those ways that the wealthy leverage legal loopholes to keep earnings from their employees, or people they owe money to. For example, business owners and employers who pay low wages or delayed wages just because they can. Or those who use their wealth to manipulate people in power in order to benefit themselves. We can't overstate how seriously God takes these issues.

See, if you run a business, your question shouldn't only be, "What am I legally required to do?" It should be, "How can I take care of my employees in ways that aren't right or fair, but generous?" Or, if you've borrowed money from a friend, or owe someone money and haven't paid it yet, those wages are crying out to God!

Maybe you're not skimping on your employees or manipulating the legal system but maybe you made a financial commitment you haven't fulfilled? Maybe there's someone in your life you owe money to - you told them you'd pay, and you never did. James is telling us today, "those wages are crying out to God." A simple, practical thing you can do today is make it right. Or begin to make it right. At the end of the day, greed plays out in a lot of different ways: money, stuff, indulgence, hoarding... this is the way of the world.

Hoarding is unbridled fear. *What if I won't have enough?* Indulgence is unbridled consumption... purchase after purchase, upgrade after upgrade, it's "me first" living. But ultimately, Jesus, God in human flesh had a lot to say about how we handle our money and ultimately the words of scripture invite us into a different way of life.

Luke 12:15, "...Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions."

Matthew 6:19-20, "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven..."

Mathew 10:8, "...Freely you have received; freely give."

What Jesus gives us, what the Bible gives us, is the antidote to the greed that James is talking to us about in this passage.

What is the antidote to greed? What is the antidote to the hoarding, or consuming, or self-indulgent lifestyles that leads us to mistreating those around us?

INTENTIONAL FINANCIAL GENEROSITY

A church that genuinely loves Jesus and follows Him, is far less about wanting something FROM you than wanting something FOR you. Here's what I want for you: I don't want you to reach the end of your life and regret the financial decision you've

made with your life. I don't want you to reach the end of your life and WISH you would have used your money differently... and think "if only." I want you to reach the end of your life and look back and know that you invested in what matters most.

The context James is getting us to see is that this life is not all there is. There is a day coming where we will answer for how we spent our time and our resources. And if we assume that everything that comes into our possession is for us, my wants, my desires, my appetites, we're in danger of falling into the trap of thinking that life is found in our possessions.

Paul writes to a young pastor named Timothy and tells him,

1 Timothy 6:17-19, "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. They are to do good, to be rich in good works, to be generous and ready to share, 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."

John Wesley founded the one of the greatest church movements in history: the Methodist church. He started out as a simple preacher. He didn't make much money, but by the end of his life, he was making tons of money from his publications and so on. When he made 30 pounds, he gave away three. The next year he made 40 pounds (that was his income), and he gave away 10. The next year he made 70 pounds, and he gave away 40. At one point, he made 1,400 pounds in one year. He gave it all away, and he stayed living on 30. One of the questions a Christian has to ask is, "Is my standard of living going up as fast as my income?" The more money we make, the greater a distance there ought to be between the lifestyle you *do* live and the lifestyle you're *capable* of living.

Are we constantly increasing our standard of living without considering that maybe the money isn't for us? How do we do this? We have to see what James says at the end of this passage.

James 5:6, "You have condemned and murdered the righteous person. He does not resist you."

In the Greek, this is what James says, "You have condemned and murdered the righteous Man who does not oppose you. You have condemned and murdered the righteous One ..." The "righteous One" is what it says. "... who does not oppose you."

It doesn't say "the righteous people, or righteous ones." It doesn't say "the good poor people." It says, "the righteous One." You have murdered and killed the righteous One. And if James is talking about a poor man, it would say, "... who could not oppose you," but it says, "... who does not ..." It's a voluntary death.

What in the world is he saying?

James says ultimately the reason you're so concerned about money, and the reason you're grasping for it, and you're actually not paying what you owe people, and you're using it all for your own desires and fears, comfort and consumption, is because you've forgotten the One who was betrayed for 30 pieces of silver. The only righteous One, who was killed for our greed, and yet he didn't resist. No one took his life from Him, He freely gave it away for the joy set before Him. He voluntarily died for you. The reason why we're so afraid of the future, and hoarding... the reason why you spend it as soon as it comes in, the reason why generosity has always been a struggle for you, is because you've forgotten what God has done for you.

1. Are my financial habits driven by fear of the future?
2. Do I assume, "if it's in my possession, it's for my consumption"?
3. Is there any financial matter that I need to make right today?

God knows what you need before you ask, and in an act of extravagant generosity, He laid down His life. He invites us, not out of greed and self-indulgence, but to become like Him as we live with intentional, radical, other's first generosity.