

“Warnings On Handling Money & Wealth Accumulation”

Series on Book of James November 18, 2018 Pastor Dave Sattler

Texts: James 5:1-6; cf. Psalm 34:18, Matthew 6:19-21, 1 Timothy 6:18-19

Sources: NIV Life Application Bible. Commentaries: Craig Blomberg/Mariam Kamell, Scot McKnight, & J.A. Motyer. Books: “The Last Spike” by Pierre Berton (c.1971) & “The Great Gatsby” by F. Scott Fitzgerald (c.1925). Online: “Financial Post” & policyalternatives.ca/outrageous-fortune & “Psychology Today Canada” Wikipedia: “The Great Gatsby” Sermon: Rev Mardi Dolfo-Smith, NSAC. Song: “Never Once” by Matt Redman (c.2011).

I. Review & Introduction:

- **<Slide>** Good morning, everyone. I’m Dave Sattler, one of the pastors here at NSAC, today continuing our Fall Series on the Book of James.
- Last Sunday, Pastor Mardi challenged us on the sin of presumption, the idea that we control our future. Instead of demanding things from God or saying ‘yes’ to everything and then asking God to bless our carefully-laid plans, she encouraged us, to instead, pray the prayer, Q: “Lord, if it’s Your will.”
– MDS, Nov 11/18
- So, how’d that go for you this week? Praying that prayer confronts our deeply-rooted self-sufficiency. Today, James challenges our self-indulgence.
- Like one commentator puts it, Q: “Worldly wealth is an area of high risk in the battle to walk humbly with God. It is hard to be rich and lowly at the same time. The use of money and the life of self-pleasing are never far apart.”
– MOTYER, p.171.
- **<Slide>** ILL — This iconic Canadian photograph taken on November 7, 1885,
 - At Craigellachie, in the mountains of southeastern British Columbia, marks the moment the last spike was driven.
 - The culmination of a decades-old dream, cooked up by the Fathers of Confederation, of a road to Q: “join the nation from sea to sea.”
 - It was the remarkable conclusion of a 5-year miracle of financial, engineering, & construction wizardry. A project the likes of which this country has not, and likely, will never see again.
 - A few in this photo have been immortalized ...
 - There’s Fleming, Steele, Haney, & Cambie ... recognize the names?
 - Major Rogers, the fearless, eccentric bushwhacker who hiked treacherous territory to chart a suitable path through the previously impassable Selkirk Mountains. Now called “Rogers Pass.”
 - There’s wealthy businessman, Donald A Smith, who, before this, hadn’t worked a day on the track; here, sledgehammer in hand, he’s pounding home the last spike. And, off Smith’s right shoulder, stands William Cornelius Van Horne, orchestrator of it all; the man who situated and named the city that would sit at the terminus of the great Canadian Pacific Railway: our beloved Vancouver.

- o But, what is most notable, and disturbing, are the dozens of nameless labourers, whose faces dominate this photo, but have never been identified.
 - o “Navvies,” as they were called, immigrant Scots, Slavs, Swedes, Italians, Chinese; and First Nations’ people, forced to work long hours in oppressive conditions, for 1\$ a month, or sometimes, no pay at all; and often, risking their lives.
 - o For every navvy present here, there are hundreds not.
 - o For thousands died in the building of our railway.
 - o They are the true heroes of this epic Canadian accomplishment.
- **<Slide>** Now I invite you to turn in your Bibles to James 5:1-6, or pg.979 in the blue Bibles found in the seat-rack in front of you, or fire it up on your electronic device. And I have to warn you. This passage is hard-hitting.
 - Often sarcastic, pedantic, and overly-dramatic [typical pastor] ... James’ concern is that the people of God learn to live differently from the culture.
 - A telltale sign will be: how Christ-followers think and live in relation to the handling of money and the accumulation of wealth, two powerful forces in our world.

James 5:1-6 (NIV), [A] Warning to Rich Oppressors

- 1 Now listen, you rich people, weep and wail because of the misery that is coming on you. 2 Your wealth has rotted, and moths have eaten your clothes. 3 Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days. 4 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. 5 You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter. 6 You have condemned and murdered the innocent one, who was not opposing you.
- **<PRAY>** ‘Lord, move me out of the way. Come speak to us by Your Spirit. Open our hearts further to the Jesus-Way. We’re hungry to hear from You.’

II. Text & Message Outline:

1. <Slide> The Audience (5:1a)

- Much scholarly ink has been spilt speculating about James’ audience for this scathing warning. Q: “Now listen, you rich people” (1a). Are the intended recipients rich Christians? Were there such people? Was it even possible to be “rich” and a Christ-follower” in the 1st Century?
- Most Bible commentators believe this is aimed at wealthy Romans and Jews outside the church who were oppressing poor day-labourers from within James’ Jerusalem Church. Doubtful any of them would ever read this!

- So, while James likely has rich non-Christians in mind, he knows who will end up reading his harshest rhetoric in the entire letter: Christians. For all time. His aim? That we Christ-followers not succumb to the greed-hungry ideologies of the world all around us.
- **<Slide>** APP — Truth is: whether we have little, or lots of it, money is ...
 - An all-too-common and consuming idol of the human heart.
 - Pursuit of wealth obscures our vision of God.
 - And, clouds our view of others. When I begin to treat people in utilitarian ways (what can I get out of them), when compassion is shoved to the ‘back-burner,’ when money, or the thought of it, drives my life, I know it’s gotten a hold of me in an unhealthy way.

2. **<Slide> Judgment Coming (5:1b-3)**

- Using language meant to invoke repentance, and sounding a lot like an Old Testament prophet, James announces, Q: ‘Judgment for the rich is “coming”’ (1b). And it won’t be pretty!
- Careful here: being rich is not the sin James is driving at — or, even a sin at all! It’s the love of riches that ruins us.
- Clearly a pastor, and not a scientist, James declares, Q: “Your gold and silver are corroded” (3a). Aren’t precious metals timeless?! Silver and gold are eternal!! They never rust, right?!!!
- **<Slide>** ILL — Back in the 1980’s, when people didn’t care as much ...
 - About the chrome, or the paint job, or the resale value, and still put bumper stickers on their cars, there was a popular one,
 - Q: “He who dies with the most toys wins.”
 - This statement exemplifies the great ‘North American dream.’
- But, is this dream God’s dream for all people?
- Seems something in the human psyche makes us think so, even demand for ourselves all the perks of this utopian idea.
- Not to be confused with hoarding, a recognized mental health disorder, hear James’ indictment, Q: “You have hoarded wealth in your last days” (3b).
- **<Slide>** APP — Here’s the point: trusting solely in our resources ...
 - Is to live as if only this life matters. And we’re fully in charge of it.
 - When today’s money will be completely worthless in eternity. We really can’t take it with us!
 - With the Christian Story, our view of eternity profoundly impacts how we live today. Or it ought to. Scheming, fretting, ‘saving [obsessively] for a rainy day,’ fixating on accumulating wealth ... is a denial of godly dependence, a rejection of sharing and generosity, the ways of Christ, in which **the only true life** is found.

- o The BQ is: Are we longing for, seeking after, keeping ... a store of earthly riches that indicates today's wealth is our true security?
- o Will we simply 'feed the moths?' Or, will we heed the call of Jesus?
 - ❓ Q: "Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. 20 But store up for yourselves **treasures in heaven**, where moths and vermin do not destroy, and where thieves do not break in and steal. 21 **For where your treasure is, there your heart will be also.**"

— Cf. Matthew 6:19-21

3. <Slide> Accusation of Fraudulence (5:4)

- James now proceeds to confront some issues with how wealth is acquired.
- Q: "Look! The wages you failed to pay the workers who mowed your fields are crying out against you" (4a); he's animating the inanimate again. Sometimes, the material things we come to rely heavily upon, do end up betraying us.
- Our earthly treasures, if we're not careful, can actually become our accusers.
- Like they say, Q: 'Money talks.' But, this time, it's not saying what we want it to say! It's exposing our dirty schemes for getting rich.
- ILL — We know that "Canada's Wealth Gap" continues to grow.
 - o <Slide> And this is a real issue affecting many in our community.
 - o A c.2012 study shows Canada's richest 86 people held the same amount as the combined wealth of the poorest 11.4 million, roughly a third of our nation's population. — policyalternatives.ca/outrageous-fortune
 - o And today, more than 4% of the wealth in Canada, approximately \$230 billion dollars, is in the hands of just 100 people.
 - o And, those people could buy Tim Hortons twenty times over!
 - o [And not just a double double and some Tim-bits!]
- APP — Begs the question: Is all wealth 'good' wealth? Seems not.
 - o Are there right, and wrong ways, of getting rich? Seems so.
 - o Wealth accumulation via fraudulent means, exploiting others in order to get more, is not cool.
 - o When we find ourselves going to great lengths to defend our right to build equity, when our sense of justice is easily compromised to 'make a buck,' we know we have stepped out of line.
 - o And, we can be sure that this almost-universally-accepted practice, abuse of power to get ahead at the expense of others, never goes unnoticed by God.

4. <Slide> Accusation of Indulgence (5:5)

- Next, James exposes the resident selfishness that seems to naturally rear its ugly head whenever we amass fortunes of any kind.

- Q: “If James’ brand of piety is to be taken seriously,” one scholar says, “a substantial portion of the North American church would become quite uncomfortable with the way by which it has accommodated the upward economic mobility of liberal democracy while trying to follow after its downwardly mobile Lord.” – BLOMBERG/KAMELL, p.233.
- Phew, that cuts deep!!!
- Q: “You have lived on earth in luxury and self-indulgence” (5a). Opulence. Lavish expenditures on self. Our indulgent living must be scrutinized.
- <Slide> ILL — In his classic (c.1925) novel, *The Great Gatsby*, F. Scott Fitzgerald illustrates where pursuit of a life of luxury often leads.
 - His book’s message? Q: “The American dream is illusory. It makes [people] do extraordinary and unethical things, but ... it is forever out of reach.” – *The Great Gatsby*, Wikipedia.
 - It’s the story of an eccentric millionaire, Jay Gatsby, as told by his humble neighbour, Nick Carraway.
 - After being invited to one of Gatsby’s famous, extravagant parties at his enormous mansion, Nick becomes curious.
 - Gatsby looks like a Romantic hero: a self-made man, a rags-to-riches story, a powerful symbol of the American dream.
 - But, when Nick gets close enough, he sees that Gatsby is illegitimate, has achieved success through questionable means, and is holding on to a feeble pipe dream of finding his true love, Daisy.
 - Ultimately, Carraway sees Gatsby as hopeless.
- APP — And I wonder, sometimes, about the relative luxury ...
 - That’s at most of our fingertips right here in Vancouver.
 - <Slide> A 2015 Financial Post headline even quips,
 - Q: “Forget gold, buy a Vancouver condo.” – FP, Apr 12/15.
 - And, what’s the point?
 - Of our storage lockers ... chalk-full of stuff — most of which we’ve forgotten we even have?
 - Of our closets ... jammed with so many perfectly-fine, but largely-unworn clothes?
 - What’s the point? Of always buying new rather than fixing old?
 - Of ... tearing down perfectly-functional older houses to build bigger, nicer, more modern, more upscale ones to increase property values?
 - While, all the while, affordability for the poor, and even a large percentage of the general population, becomes more and more elusive.
 - How does following Jesus impact this part of our lives? Or, does it?

5. <Slide> Accusation of Betrayal (5:6)

- James continues his relentless assault, Q: “You have condemned and murdered the innocent one ...” (6a).
- Just, who are the “innocent?” The poor? The voiceless? The powerless? Immigrants who take ‘lesser jobs’ no one else will do and work for low wages?
- ILL — Because there was no welfare in the ancient world,
 - The poor were often left absolutely defenceless.
 - With little cash and no income to pay living expenses, poor people were cast to the margins of society.
 - Sometimes they’d have to give up all their possessions, or even sell family members into slavery, to survive exposure or starvation.
- With this typical scenario in mind, James radically charges his readers with “murder.” That, by simply turning a blind-eye, Christians, have betrayed the poor and powerless. And, this to their peril.

III. Conclusion:

- Let’s land the plane now with a couple of final application points.

A. <Slide> Call to Generosity.

- This robust passage is not meant to slam our so-called ‘capitalist work ethic’ or dismiss the prudent practice of saving. Money itself is not the problem.
- But, by addressing the abuse and misuse of wealth, James calls us to examine the heart behind our handling of money and wealth accumulation.
- APP — Life mustn’t be about **how much we have.**
 - Too often, this is the grid for gauging ‘success.’
 - And it shouldn’t be! Whether we have little, or lots, what matters most is ... **what we do with it.**
 - And there is a call here to the Christian Church ...
 - Especially, the Western Church, and particularly, the Canadian Church; and most poignantly, North Shore Alliance Church.
 - Relative to the rest of the world, all of us here have been blessed with so much. So it is, with firm conviction, we believe that one of the hallmarks of NSAC must be, radical generosity.
- <Slide> ILL — A month ago, we wrapped up our Missions Trip in Cuba.
 - Near the end, when we began to realize we had more money than we needed [good problem to have], we pitched it to our team to ask God what He would have us do with the remainder.
 - There we were, that final morning in Cuba, Gary Watt and I, trudging through the busy streets of Cojimar, a suburb of Havana, and our home for the past ten days.

- Hearts full. Bags in tow. Preparing ourselves to say ‘good-bye’ to the precious brothers and sisters from the local Cuban churches who had become our new friends, we made our way to the National Ministry Centre. With nearly \$7,000 dollars Canadian in Cuban funds in our backpacks!
- Moments later, what a joy it was, to present that money to Pastor Yoel, the President of the Alianza Cristiana Misionera in Cuba!!
- A gift to be used ... for further construction of the National Ministry Centre for training church leaders, for local Cuban pastors and their housing, for building more churches, for Gaileen’s women’s ministry, and Pastor Eddy’s new soccer ministry.
- It felt SO good to hand over that money!
- Brad, our translator, told us Pastor Yoel said he had never seen, Q: “So much money in his whole life!!!” And we know those gifts will go a long way to help the growth of the Church in Cuba.
- **<Slide>** APP — Cf. 1 Timothy 6:18-19 (NIV) says,
 - Q: “18 Command them to do good, to be rich in good deeds, and to be generous and willing to share. 19 In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of **the life that is truly life.**”
 - It is in exercising Christ-like generosity, with whatever we have, little or lots, that the power of greed, and material things, is broken in us. And it is, in being “generous and willing to share” that we find we “truly” live. In this life; and, in the age to come.

B. <Slide> Comfort for the Oppressed.

- ILL — Over the years in my job, I’ve heard many heart-breaking stories.
 - People suffering extreme poverty, all sorts of abuse, tragedy ...
 - Many today battle illnesses related to the trauma they’ve suffered.
 - Some, now have solid support networks around, caring for them.
 - Others, mired in pain, still feel very alone.
- APP — If this is your story, there’s a sweet word of comfort in the text.
 - For those who have, in one way or another, been oppressed, V.4 beautifully reminds, Q: “The cries of the harvesters have reached the ears of the Lord Almighty ...” (4).
 - Truth is: **God always hears the cries of the oppressed.**
 - And, in time, He brings justice.
 - Hear that again: God is the Avenger!
 - Your mistreatment has not escaped the Lord’s attention.
 - Your cries do not go unnoticed. You have a voice.

- The loving God of the universe hears your pain!
- Cf. Psalm 34:18 affirms, Q: “The Lord is close to the brokenhearted and saves those who are crushed in spirit.”
- [I’ve been camping on this verse in this season of my life.]
- God is there, right in the midst of the pain, with us.
- <Slide> ILL — Christian artist, Matt Redman beautifully depicts ...
 - God’s comfort for the oppressed, in his c.2011 worship song,
 - Q: “Never once did we ever walk alone. Never once did You leave us on our own. You are faithful, God, You are faithful. Every step we are breathing in Your grace. Evermore we’ll be breathing out Your praise. You are faithful, God, You are faithful.”
— REDMAN, “Never Once,” c.2011.
 - What stands out for me in this lyric is the idea that, if, in the present trial, we learn to “breathe in God’s grace,” this makes a profound impact on how we walk, even “breathing out God’s praise” in the future. For the oppressed, this is the living hope offered through the transforming work of Jesus!
 - I have witnessed Jesus alive in many of you.
 - And it brings me such joy!
- ILL — It was Tertullian of Carthage, a 2nd Century church leader,
 - Who, in his time, reported that, when outsiders encountered the early church community, they regularly offered this commentary,
[?] <Slide> Q: “See how they love one another!”
 - The depth of love in the early church community confounded the outside world. The oppressed, the defenceless, the poor, society’s castaways ... all found love, shared resources, a deep sense of belonging, a new ‘home’ in the Christian community.
- APP — People of NSAC, may this be true too of us.
 - That the love of Jesus would so flow through us, for all peoples.
 - Regardless of age, history, economic or social status, or ethnic background. That all sorts of people would find a new ‘family’ here in our church. And the world would take notice and, in our time, **see Jesus, through our love for one another.** Amen.