

“Steadfast Part 9: Money well Spent” (3-19-23)

Series Overview: We are called to be Steadfast (endure) which produces Maturity and Wholeness

Review: Hearing & Doing, Law of Love, Living Faith, Power of Words, A Divided Heart, Peacemakers, Time

Today: James 5:1-6 (Consider how you approach your finances)

1) Who's the Boss?

James introduces this topic early in the letter (1 of 4 key warnings in chapter 1) . . .

James 1:9-11 (ESV)

(9) Let the lowly brother boast in his exaltation, (10) and the rich in his humiliation, because like a flower of the grass he will pass away. (11) For the sun rises with its scorching heat and withers the grass; its flower falls, and its beauty perishes. So also will the rich man fade away in the midst of his pursuits.

Note: If the enemy can't side-track us with trials and doubts, he'll just distract with other pursuits.

James 5:1-3 (ESV)

(1) Come now, you rich, weep and howl for the miseries that are coming upon you. (2) Your riches have rotted and your garments are moth-eaten. (3) 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.

Note: James repeats a line from just a few verses earlier - “Come now.” It's an invitation to pause & consider.

Chapter 4 was a consideration of how we spend our time - now consider how we spend our money.

All the descriptions here evoke the imagery of death & decay:

- Weep & Howl - This is language used for funerals
- Rotted wealth & moth eaten garments - all worn out and used up
- Even solid things - gold / silver - have rusted / corroded
- Eat your flesh like fire - our very bodies in decay

What are you relying on?

What have you treasured, and therefore spent your life in pursuit of?

James is saying our wealth (and all we hope it brings) will not last. In the end, it comes to nothing!

Jesus gives a very similar warning in the sermon on the Mount . . .

Matthew 6:19 (ESV)

“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal,

Note: Jesus uses the same imagery of both moth & rust, but he also adds thieves who steal it. Not only will our wealth not hold eternal value at the end, but the safety it offers is an illusion - it can be gone in an instant!

So Jesus offers an alternative as a solution . . .

Matthew 6:20-21 (ESV)

(20) but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. (21) For where your treasure is, there your heart will be also.”

Note: Consider what you truly treasure. The only source for true lasting treasure is found in our Eternal God.

How can I know what I treasure?

Matthew 6:22-23 (ESV)

(22) “The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light, (23) but if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness!”

Note: What has your eyes has your heart - so how do I see money? Because if I can identify how I see money, I will be able to answer the most important question . . . Who is truly in charge of my life?

Matthew 6:24 (ESV)

“No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.”

Note: What I treasure will reveal who is the real master in my life!

Application: We need a Kingdom mindset when it comes to both acquiring & spending money. So let’s take a few minutes, open our eyes, and consider . . .

2) How do I acquire money?

James 5:4 (ESV)

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.

Note: Consider how you are acquiring Money - How do you earn it? (honestly & honorably?)
How do you treat others (truly valuable) in pursuit of wealth? (at work, at home)

The haves & the have nots need to hear the same thing . . .

Luke 12:13-15 (ESV)

(13) Someone in the crowd said to him, “Teacher, tell my brother to divide the inheritance with me.” (14) But he said to him, “Man, who made me a judge or arbitrator over you?” (15) And he said to them, “Take care, and be on your guard against all covetousness, for one’s life does not consist in the abundance of his possessions.”

Note: This isn’t just a warning to those who are already rich. It’s about our mindset. Coveting is just as wrong!

Luke 12:16-21 (ESV)

(16) And he told them a parable, saying, “The land of a rich man produced plentifully, (17) and he thought to himself, ‘What shall I do, for I have nowhere to store my crops?’ (18) 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. (19) And I will say to my soul, ‘Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.’” (20) But God said to him, ‘Fool! This night your soul is required of you, and the things you have prepared, whose will they be?’ (21) So is the one who lays up treasure for himself and is not rich toward God.”

Note: I’m not acquiring wealth for me - I’m acquiring it for Him & His purposes

Application: Remember this is about who is the master - I’m a steward of what belongs to God. How I approach acquiring it is just as important as how how I spend it. Because I am representing Him!

3) How do I spend (manage) money?

James 5:5-6 (ESV)

(5) You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter. (6) You have condemned and murdered the righteous person. He does not resist you.

Note: Now we are talking about how we spend our money . . .

Vs. 5 - You have lived in luxury & self-indulgence. This isn't about how much you have (although there are huge warnings in scripture that the more we have the more susceptible we are to this), but how you use it!

Vs. 6 - Seems harsh, but consider it in light of these words just a few verses earlier . . .

James 4:17 (ESV)

So whoever knows the right thing to do and fails to do it, for him it is sin.

Note: Does my money really belong to Him? Then I will follow His principles for its use!

Jesus spoke on this in several ways - consider 2 passages connecting this life & the next . . .

Matthew 25:34-36 (ESV)

(34) Then the King will say to those on his right, 'Come, you who are blessed by my Father, inherit the kingdom prepared for you from the foundation of the world. (35) For I was hungry and you gave me food, I was thirsty and you gave me drink, I was a stranger and you welcomed me, (36) I was naked and you clothed me, I was sick and you visited me, I was in prison and you came to me.'

Matthew 25:40 (ESV)

And the King will answer them, 'Truly, I say to you, as you did it to one of the least of these my brothers, you did it to me.'

Note: How then do I determine if I'm truly doing this?

Next Example - The Rich man & Lazarus

Luke 16:19-22 (ESV)

(19) "There was a rich man who was clothed in purple and fine linen and who feasted sumptuously every day. (20) And at his gate was laid a poor man named Lazarus, covered with sores, (21) who desired to be fed with what fell from the rich man's table. Moreover, even the dogs came and licked his sores. (22) The poor man died and was carried by the angels to Abraham's side. The rich man also died and was buried

Note: Who's at your gate?

Application: 4 Basic Biblical principles for Managing Money

- **Stewardship** (it's all His) - I don't own my life, my relationships, my money, or my stuff
- **Generosity** (tithe / give) - The tithe is His & we are to be generous as He is generous
- **Responsibility** (don't be lazy / save for winter / care for those you are responsible for) - read Proverbs
- **Obedience** (walk in relationship - obey his promptings)

Conclusion: Pause & Consider - Who's the Boss? How do I acquire money? How do I spend money?