

**James on Time and Money**  
**James 4:13-5:6**

There are cultural narratives and stories about greedy characters who hoard or oppress those around them. They range from classic literature – to not so classic TV – I’ve not read or seen all of these so this is not an endorsement for all of them.

- Pre-conversion Scrooge – from greedy miser to generous man
- Silas Marner- a bit mixed in his life as well – he hoards gold to replace human affection, but changes later on.
- Jay Gatsby – Great Gatsby
- Charles Foster Kane – Citizen Kane
- Shylock – Merchant of Venice
- Thurston Howell III
- Charles Montgomery Burns- Simpsons- blocks the sun so people must use more power from his electric company
- Carter Pewterschmidt – Family Guy- refuses to release a cure for cancer because it wouldn’t be profitable
- Once-ler – villain in Lorax
- Gordon Gekko- “Wall Street”
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There are two currents shows that demonstrate some problems described in today’s text: Hoarders, Tidying Up. More on those in a bit.

Here’s something that may help if you’ve made some New Year’s Resolutions about your spiritual life, health, finances, professional or personal development, relationships, or missional life, **THE Consistency Principle**- change – good or bad- doesn’t happen overnight. It takes consistent behavior over time.

This consistency principle can work for you- to lose weight, gain better health, save money, learning an instrument, a sport, a skill, GROW personally, financially, professionally, relationally, spiritually, etc.

EX: COMPOUND INTEREST, regular exercise /disciplines– physical and spiritual, etc

This Principle can work against you- Ex: - There was a time years ago when I told myself, “I’ll never hit 200 lbs.” Even as the needle on the scales passed 180, 185, 190, I kept telling myself that. Then one day I hit 200. WHY? THE CONSISTENCY PRINCIPLE – I was consistently eating too much. What happened? I blew past 200lbs on the way up the scale year ago. Now 25 years later I’m hoping I DO HIT 200 lbs on the way down.

James addresses some issues worth looking at here at the beginning of a new year, and the consistency principle comes into play in each one.

Last week the focus was on prayer- I asked Chris Vogel to cover that topic. Consistent prayer leads to more prayer.

This week, we’ll focus on time/Planning and money.

Caveat to those visiting and who think preachers always talk about money. Sorry, but the Bible says a lot about it, and it is a source of much anxiety in our lives, so we need to hit it head one at least once a year.

When we look at the topics of Time and Money we see that they really dig deep into heart issues and even theological issues. My plan was to cover Time and Money, but I realized that time would run out, so I stuck with money. Here’s the short version dealing with TIME / planning

Let's begin with chapter 4:13ff

13 Come now, you who say, "Today or tomorrow we will go to such and such a city, and spend a year there and engage in business and make a profit." 14 Yet you do not know what your life will be like tomorrow. You are *just* a vapor that appears for a little while and then vanishes away. 15 Instead, *you ought* to say, "If the Lord wills, we will live and also do this or that." 16 But as it is, you boast in your arrogance; all such boasting is evil. 17 Therefore, to one who knows *the* right thing to do and does not do it, to him it is sin.

Here James speaks pointedly to those who assume a posture and attitude of control. From a human perspective they are simply practicing good techniques of time management and responsible planning. Those can be fine and good and useful IF they are accompanied by a correct God centered perspective on life, i.e. an eternal perspective that recognizes that we are just a vapor. We appear then we vanish.

#### SELF-ASSESSMENT

**What is your gut reaction when your plans are providentially altered?** Anger at God, or anger at others, which is a secret form of anger at God. Let "D.V." punctuate your heart, not your conversation.

Now for chapter 5:1-6

5:1 Come now, you rich, weep and howl for your miseries which are coming upon you. 2 Your riches have rotted and your garments have become moth-eaten. 3 Your gold and your silver have rusted; and their rust will be a witness against you and will consume your flesh like fire. It is in the last days that you have stored up your treasure! 4 Behold, the pay of the laborers who mowed your fields, *and* which has been withheld by you, cries out *against you*; and the outcry of those who did the harvesting has reached the ears of the Lord of Sabaoth. 5 You have lived luxuriously on the earth and led a life of wanton pleasure; you have fattened your hearts in a day of slaughter. 6 You have condemned and put to death the righteous *man*; he does not resist you.

Some key words:

"**RICH**" - By the world's standards if you make \$33,000 a year you were in the top 1%.  
If less than \$33k, still likely in the top 10-15%

As we hear the text of James chapter 5 it would be very easy for us to think to ourselves, "Well this doesn't describe me. Because I'm not rich and I am not one who is oppressing because I'm not in a position to oppress, and I am not hoarding because I don't have enough."

But it would be the height of folly for any of us to assume that this could never be me or us. And so, this passage must be given its weight because of what's at stake, which is the very souls of those who are being described. When scripture calls people to weep and howl for the miseries that are coming upon you that should get our attention. We should not simply listen to the text and start thinking of how it applies to someone else. We need to be honest and examine our own hearts and lives.

In the midst financial abundance, which we have in America, it's very difficult to make an objective appraisal of our own hearts. No one thinks they are greedy—it's always someone else, i.e. whoever has more than me.

We don't feel rich because we don't have any margin. Things are tight at the end of the month. Also because we see what others have. In our hearts we ask, "why do they get to have that car, that home, those clothes, that vacation, that food, that hobby? etc"

INSTAFACEBOOKGRAM put it all out there for others to envy.

WHEN DID YOU FEEL RICH? Maybe the last time was when you were young, had no responsibilities and you got your first paycheck- no bills to pay. "What will I do with all this money?"

OT and religious thinking: If you are well off, it is a sign of God's blessing and favor on you. You've done something special

NT view - if well off, then more is expected of you - Luke 12:48

From everyone who has been given much, much will be required; and to whom they entrusted much, of him they will ask all the more.

By any standard of measure, we in this room, in this country, have been given much.

"**Hoarder**" -think about the reality of that word. One does not end up in the hoarder category overnight. It requires many CONSISTENT steps in that direction. I've never seen an episode of Hoarders where the person said, "I woke up one day and hijacked a Walmart delivery truck and had them dump everything in my house." It took consistent shopping and holding on to things to reach hoarder status. THE PROCESS COULD HAVE BEEN STOPPED ANYWHERE ALONG THE PATH.

WORDS TO THE RICH

"weep" and "howl" - odd things to say to one who is rich. It sounds more like what would be said to one who is poor.

The warning is that the time is coming when they will weep and howl because their very riches will testify against them. It won't be a pretty sight.

"THE Message" version

**1-3 And a final word to you arrogant rich: Take some lessons in lament. You'll need buckets for the tears when the crash comes upon you. Your money is corrupt and your fine clothes stink. Your greedy luxuries are a cancer in your gut, destroying your life from within. You thought you were piling up wealth. What you've piled up is judgment.**

James is bringing a 'lawsuit' against the people - charges backed with evidence and solemn judgement from the judge.

Charges: v. 3

-**laid up treasure in last days** - not been a steward, but a hoarder. We've forgotten that all belongs to God and we are managers, not owners.

-last days in the NT are all the days from Pentecost to day of return of Jesus.

This is where THEOLOGY COMES IN...

**Live in light of the return of Christ. Don't use the blessings of God as a security blanket, as your identity. Instead, we should use them as an opportunity to bless others.**

Keep a loose grip on our calendars and our wallet - James 4:13-5:8

**Give generously and sacrificially - that is how God gave.** It is His sacrificial giving that frees our hearts to keep a loose grip on the resources of this world.

James shows that they were not generous or sacrificial but were selfish hoarders. James brings the charges and the "evidence"/ witness.

**Three pieces of evidence**

-**personal practices**- gold and silver are corroded, clothes worn out. James hits on the external signs of gain and status.

Since they weren't used but hoarded, they rusted and were moth eaten. They weren't needed but could have been used by others.

\*\* Some things we could give away, but we hang on to them until they have no value -i.e. phones, gadgets, etc. Someone could have used them, but now they are useless.

EX: on Tuesday night I spent some time going through my closet to get rid of some items I don't need but someone else might find useful. The words of this text motivated me. This was a step away from Hoarders and toward Tidying Up

- **V. 4 BUSINESS practices**- do we honor Christ in our work as the owner or the employee?  
\*\*Note in this the special disposition of God to bless the poor and his people are called to share that.

Those in James 5 were inclined to oppress the poor, not bless them.

Those of you in business might say, "These principles are very difficult practice in the business world today." True. But others find that when they seek to act in a way that blesses those who work for them, the workplace becomes better and more productive.

There are those in the business sector who are amazed that Chick-fil-a can prosper if they are closed on Sunday, but they don't seem to be hurting.

Those who know the blessing of God's grace can find a way to be a blessing to others. If running your business as a blessing to others seems impossible, then perhaps you need to lean into the ways that God has blessed you. Those who have been blessed are called to bless others. It is in the DNA OF THE Christian LIFE.

Journey of generosity videos <https://vimeo.com/generousgiving>

- **V. 6 Civic practices** – murdered the righteous ... Jesus?? Those who had cried "crucify him"??

In our own day we see areas of oppression- from abortion of the unborn to the abuse of men, women, and children in sex trafficking, pornography, unjust working conditions, etc.

Do we remain silent? We should all consider ways that we participate by doing nothing in our lives as citizens. It's a big topic but the first step is to learn. One possible source that my get us thinking is...

<http://www.endslaverynow.org/act/action-library/find-your-slavery-footprint>

I have 32 slaves working for me. Some of the figures may be off, it opens up some lanes for thought and conversation.

<https://www.forbes.com/sites/timworstall/2013/01/06/what-on-earth-is-slaveryfootprint-org-talking-about-here/#1d4248c81b29>

**DON'T IGNORE THE WARNING...There is a future and present judgement** – riches and garments are rotting.

The self-indulgence of the world lives by the law of diminishing return – the more you have and get, the more it takes to be satisfied." We were not created to find our deepest satisfaction in the things of this world so when we try hold tightly to them, we are only frustrated. We need more and more, and it feeds the cycle of self-indulgence. What we find is that they only corrupt.

The corrosion will testify and eat our flesh like fire. "Money talks". And in this passage, it is a language of accusation before God.

If every check we write, every card we swipe or payment we make with a click could talk, what would they reveal about our hearts? What would they say to God?

"We want to be sure that our money speaks in the accent of Jesus " (Sinclair Ferguson)- his values and the stewardship he exemplifies.

How to heal?

The first step to change and spiritual healing is to "draw near to God." James 4

6 But He gives a greater grace. Therefore *it* says, "GOD IS OPPOSED TO THE PROUD, BUT GIVES GRACE TO THE HUMBLE." 7 Submit therefore to God. Resist the devil and he will flee from you.

8 Draw near to God and He will draw near to you.

Learn to cherish and treasure Christ and God's grace in your life?

PUT yourself in the environments where growth happens.

An anti-dote to hoarding is to lean into generosity.

Remember that we are stewards/ managers – God is the owner

As stewards we are to reflect the vision and values of the owner – eternal kingdom values

GIVE, SAVE, LIVE is a good practice

If the words of James are convicting, that is a good sign. It means that God is speaking to you.

Let me illustrate the difference that a Christian perspective, the perspective of faith, an eternal perspective makes when thinking about money and wealth.

EX: QUEEN MARY vs GREY GHOST

For three years the grand ocean liner QUEEN MARY hosted the world's rich and famous across the Atlantic. Considered by the upper-class to be the only civilized way to travel, she held the record for the fastest-ever North Atlantic crossing.



But, when World War II broke out in 1939, luxury travel immediately ceased and the ship was transformed into a troopship that would become known as "The Grey Ghost." the Queen Mary was stripped of her elaborate furnishings, which were stored away, the elegant wood paneling was either removed or covered, the furniture in the staterooms was removed as well.



During this time her capacity was increased from 2,410 to 5,500. She had also survived a collision at sea, set the record for carrying the most people ever on a floating vessel (16,683), and participated in the D-Day invasion. It's duty to the war complete, the Queen Mary was refurbished and resumed her elegant cruises in July, 1947

The ship was the product of wealth. It took a fortune to build her in the first place, and it was expensive to sail in her as a passenger. But luxury gave way to utility when the war began. WHY? Because so much was at stake. The trappings of indulgence and comfort gave way to the service of the men, women, and children at risk in the war. Anything less than a great emergency would not convince people that even legitimate comfort and luxury had to be set aside.

James is showing us that as believers we should view our wealth in light of eternal values. In the midst of a great war you change the way to invest your time, talent, and treasure. We are prone to

forget that we are in a great SPIRITUAL WAR for the souls of men, women, and children here and around the world.

As one author, Dr. Bob Rayburn, put it, “we are used to hearing about the virtue of a simple lifestyle. Perhaps ‘wartime lifestyle’ is a better image.” **James is calling us to examine ourselves so that we use what God has given us, however much or little, to leverage the truth of the gospel for those who don’t know it.**

So, the final step is to embrace the Gospel. We have a model and a motivator in Jesus.

**Jesus was rich in every way yet became poor in every way so that we, through His poverty, might become rich.** The good news is that Jesus, in His life, His death, and His resurrection, gives us the ability to break the hold of materialism and greed through Him.

THE table represents how Jesus gave Himself generously and sacrificially.

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