

Place: Lurgan Baptist 5:12:2004

Reading: James 5:1-6

PRACTICAL CHRISTIANITY

29. MONEY TALKS !

A man who had lost his way bumped into a dumb man and asked for guidance. The dumb man it clear by signs with his hand that he would direct the stranger if he were paid for doing so. The stranger grasped his meaning, and handed him some money, and when that happened the dumb man at once directed him by word of mouth.

“ But why,” asked the stranger *“ unless you get money do you sham dumbness ?”* *“ because,”* answered the impostor *“ at the present day it is only money that talks.”* *“ If money talks,”* said a popular comedian *“ all that it ever says to me is goodbye.”* But money was not saying *“ goodbye,”* to the men that James addressed in this section of his letter. These men were rich and their riches were sinful. They were using their wealth for selfish purposes and persecuting the poor in the process. Now most Christians feel that they can *“ switch off,”* after the first six words of this passage. *“ Go to now ye rich men,”* says James. And most people within the church would claim they were not rich.

Yet no matter how little we have, someone else has less, and no matter how much we have someone else has more. I believe that these words in (5:1-6) are for each of us. You see, the real issue here is not whether we have money, but whether money has us. *It is not wrong to own things, the problem comes when things own us.* I heard the story of a young man who was driving his BMW around a corner, when he realised the car was out of control and about to plunder over a cliff. The young man jumped out but his left arm was severed from his body. He stood there looking down at his burning BMW and cried, *“ Oh, no my car, my car.”* A man who had stopped to help said, *“ Mister, you’ve just lost your left arm and you are crying about your car.”* The young man looked down over the cliff and said, *“ Oh, no my Rolex watch.”* Is this not the problem with all of us ? All right to own things the problem comes when things own us !

Now I want to make something very plain at the beginning of this message lest I be misunderstood. There is nothing wrong with being rich. The Bible does not say that money is the root of all evil, but that *“ the love of money is the root of all*

evil.” (1 Tim 6:10) The Bible never condemns a man for being wealthy. Abraham was

“ *very rich in cattle, in silver and in gold.*” (Gen 13:2)

David died “ *in a good old age, full of days, riches and honour.*” (1 Chron 29:28)

Joseph of Arimathaea is described as a “ *rich man.*” (Matt 27:57) Barnabas, a

wealthy land owner sold his land in Cyprus, gave the money to the apostles,

helping to expand the church. James is saying here that the problem lies not in

wealth but in how ***we get it, guard it and give it.*** *We measure men by the money they make, God measures men by the way they make money.* Yes, our money talks.

In fact it says volumes about what we really think is important. Its is such a

reflection of what is inside us that the Saviour spoke often about it. One out of

every three of his messages had to do with money. The Lord Jesus told 38 parables

and one third of them dealt with possessions. It was Christ who said, “ *where your*

treasure is, there will your heart be also.” (Matt 6:21) Our money talks and how

we deal with it is a reflection of our spiritual health.

Now James tells us here 3 things about wealth that I want to notice.

(1) THE ACQUISITION OF WEALTH

How we get it ! Now the Bible does not discourage the acquiring of wealth. There is not a word here against business, against making profit, against a good commercial instinct, against industry, effort, ingenuity or skill. In fact the Word of God says, “ *Go to the ant, thou sluggard consider her ways, and be wise.*” (Prov 6:6) Paul reminds us, “ *not slothful in business.*”

(Rom 12:11) What the Bible condemns is not busyness but laziness, or acquiring wealth by illegal means or for illegal purposes. Its in this spirit that James wrote and he gives us two illustrations of how the rich acquired their wealth. Look at them,

(a) *THEY CHEATED THEIR WORKERS:*

Here’s how the Amplified puts it, “ *But look here are the wages that you have withheld by fraud from the labourers who have reaped your fields, crying for vengeance, and the cries of the harvesters have come to the ears of the Lord of Hosts.*” You see, what happened was this. These rich employers acquired their wealth by illegal means. They hired the labourers, promised to pay them a specific amount (Matt 20:1-16), the men completed the work, but never were paid. The tense of the verb “ *kept back,*” in the original indicates that the labourers never will get their salaries. You see, these rich employers had no intention of paying what was due, and because of this they came under the judgement of God.

My throughout the Old Testament and the New Testament the Lord warns us not to acquire our wealth through exploitation. In (Lev 19:13) we read, “ *the wages of him that is hired shall not abide with thee all night until the morning.* ” And again “ *Thou shall not oppress an hired servant that is poor and needy At his day thou shalt give him his hire.* ” (Deut 24:14-15) In other words, you’ll give him his hire on the day he earns it. I wonder do you employers take note of the Bible’s insistence on honesty and fairness in dealing with an employee ? Christ said, “ *the labourer is worthy of his hire.* ” (Lk 10:7) Paul wrote that even slaves were to be treated “ *justly and fairly.* ” (Col 4:1) Are you guilty of exploitation ? Some employers exploit their workforce, and some employees exploit their boss. My whatever happened to uncomplicated honesty ? To above-board dealing ! For the Christian honesty is not the best policy *it is the only one.* Tell me, do you do your work conscientiously ? None of this phoning in to say you’re sick, when you’re only scheming. My are you example to the workforce because you’re doing you’re job as unto the Lord ? (Eph 6:5-8) (a)

(b) THEY CONTROLLED THEIR LAWYERS:

Look if will at (5:6) “ *What is the Golden Rule ?* ” asked a character in a comic strip. His friend answered

“ *Whoever has the gold makes the rules.* ” Now the word “ *condemned,* ” here (katadikazo) is a judicial term suggesting the way in which the rich perverted the legal system to accumulate their wealth. Apparently, the courts in James’ day were easy to control if you had enough money. These poor workers could not afford expensive law claims, so they were beaten down every time. The workers had the just cause, but they were not given justice, instead they were abused and ruined. All they could do was call on the Lord for justice. *Yes, our money talks.* What is it saying about how you got it ?

My the Bible warns us against the acquiring of wealth by illegal means. God owns all wealth.

(Ps 50:10) He permits us to be stewards of His wealth for His glory, but “ *wealth gotten by vanity (fraud) shall be diminished, but he that gathered by labour shall increase.* ” (Prov 13:11) (1)

(2) THE ACCUMULATION OF WEALTH

How we guard it ! You see, the people James had in mind “ *heaped treasure together,* ” or “ *hoarded it.* ” Now that translates a Greek word (thesaurizo) from which we get our word “ *thesaurus.* ” Do you what a thesaurus is ? I would not be

without one. It's a collection of words. In this context it's the idea of gathering all we can and storing it up. Now there is nothing wrong with saving. Do you recall Paul's words to the Corinthian believers ? *" For the children ought not to lay up for the parents, but the parents for the children. "* (2 Cor 12:14 1 Tim 5:8) There is nothing wrong with saving but it is wrong to hoard wealth that is owed to others ! Do you owe someone money, money which you have, but won't part with ? My the testimony of the church has been blighted with dishonest Christians. James tells us that hoarding such wealth is:

(a) DECEITFUL:

Hoarded wealth promises joy but only brings misery. When we begin to love money, it ceases to bless us and begins to curse us. We think that just a little more money will make us happy, but that is a deception. Did you pick up what James says in (5:1) ? *" Come now you rich people you. "* What miseries was James referring to ?

My Just a few years after James wrote this letter, Jerusalem fell to the Romans in 70 AD and do you know who the first targets were for the looters and murderers ? These very people who were resident in Jerusalem and those who had been scattered abroad. Their accumulated wealth was taken away. Do you recall what Christ said about the rich farmer who promised himself years of plenty and prosperity ? *" Thou fool, this night thy soul shall be required of thee, then whose shall those things be which thou hast provided ? So is he that layeth up treasure for himself and is not rich toward God. "*

(Lk 12:20-21) Sometimes we think a new outfit, a new car, a new home will make us happy. But these things never really satisfy. They are deceitful !

Andrew Carnegie who will always be remembered as one of USA greatest business men said this, *" Some men think that poverty is a dreadful burden and that wealth leads to happiness. What do they know about it ? They know only one side. They imagine the other. I have lived both, and I know there is very little in wealth that can add to human happiness beyond the small comforts of life. Millionaires who laugh are rare. "* (a) But hoarding wealth is:

(b) DECADENT:

It decays. If we don't use it we lose it. It is temporal. We cannot take it with us ! *Did you ever hear about John Wendel and his sisters ?* They received a huge inheritance from their parents, yet they were some of the most miserly people of all time, they spent little of the money that was given to them, and did all they could

to keep their wealth for themselves. John influenced five of his six sisters not to marry, and they lived in the same house in New York city for 50 years. When the last sister died in 1931, her estate was valued at more than 100 million dollars, yet her only dress was one she had made for herself and had worn for twenty five years. They were the kind of people of whom the Lord spoke when He said, “ *So is he that layeth up treasure for himself and is not rich toward God.* ” (Lk 12:21)

Now wealth in the first century was measured in *Grain, Garments, and Gold.* When James says, “ *Your riches are corrupted,* ” he was referring to grain. How does grain rot ? By lack of use. Their garments were ruined. How ? By lack of use. Moths eat our clothes when they hang in our wardrobes for long periods of time. Their gold was rusted. How ? By lack of use ! Actually gold does not rust the way iron does but the idea is the same. The gold is losing its value. The things in which they had trusted for status, security, and satisfaction were absolutely worthless for riches will vanish. Do you know something ? Nothing material in this world will last for ever. The markets fluctuate from hour to hour, riches are uncertain. (1 Tim 6:17) Add to this the fact that life is brief and we cannot take wealth with us, and you can see how foolish it is to live for the things of this world. Hoarding wealth is (a) (b) and,

(c) *DECEPTIVE:*

For wealth brings a false sense of security ! James’s contemporaries knew all about this for within a few years of writing this letter, Jerusalem was destroyed and the accumulated wealth of the Jews was taken. James reminds us that hoarded resources will testify to the selfishness of our hearts and eat our flesh like fire. They will expose us. My the question at the Judgement Seat of Christ will not be, “ *How much do you make ?* ” the question will be, “ *What did you do with what you had ?* ” “ *And the rust of them shall be a witness against you.* ” (5:3) Rust is a symbol of disuse and I’m just wondering when you stand at the Bema Judgement in the radiance of the Saviour’s presence what will you be thinking about ? Will you business men be thinking about *unused money* that could have be invested in the gospel ? Will some of you be thinking about *unused gifts* that might have been fruitfully used in the service of the Master ?

My will it be an *unused life* missing all the joy of His work here, and the reward of it hereafter ? We are in the “ *last days,* ” and soon He will come and “ *Bye and bye when I look I’ll wish I had given Him more.* ”
But it will too late then. (1) (2)

(3) THE ADMINISTRATION OF WEALTH

How we get it ! How we guard it ! And now how we give it ! Money talks ! And our money talks primarily by how we give it. Some people simply give their money to themselves in self-indulgence, while others gave it to the Lord to advance His kingdom. My we can live in one of two ways.

(a) WE CAN LIVE EXTRAVAGANTLY:

That's what these people were doing ! Look if you will at (5:5) “ *here on earth you have abandoned yourself to soft prodigal living and to the pleasures of self-indulgence and self-gratification. You have fattened your hearts in a day of slaughter.*” The Greek word pictures cattle being fattened for the slaughter. Now listen, God made things that are good (Gen 1:31) and the Lord knows that we need things (Matt 6:32) and He wants us to enjoy things (1 Tim 6:17) but there is a great difference between enjoying what the Lord has given us and living extravagantly on what we have withheld from others. Will Rodgers said, that “ *Too many people spend money they haven't earned to buy things they don't want, to impress people they don't like.*” (a) Or,

(b) WE CAN INVEST ETERNALLY:

The Lord Jesus said, “ *Lay up for yourselves treasures in heaven.*” (Matt 6:20) The souls we have won to Christ, the things we have done to influence others for Him, the prayers, the kindnesses, the smiles that have touched souls, are these not some of the things that turn into our “ *treasures in heaven ?*” Do you know where the great danger in having wealth lies ? It can cause us to focus our complete attention on this world, and we begin to live for this world alone. My do you know what I am talking about ? Of course you do ! That's why the believer must get his wealthy honestly, guard his wealth loosely and give his wealth selflessly to Christ ! F. B. Meyer used to say, “ *what you invest in ministering to others is capital laid up in God's bank.*” (a) Now there are some spiritual laws that should govern our giving.

1. There is the Law of CLARIFICATION:

This states that God owns all the wealth in this world and the next. David could say, “ *The earth is the Lord's and the fullness thereof.*” (Ps 24:1 1 Chron 29:11) 1.

2. There is the Law of CIRCULATION:

This states that God wants His wealth in circulation. Did you know that in the beginning the earth had only theme ? Do you know what it was ? *Give, give, give !* The sun gave. The earth gave. The animals gave. The man gave. The trees gave. But then came Satan and he introduced a new concept, *get, get, get !* Now are you living by Satan's philosophy or by God's ? 1:2:

3. There is the Law of CULTIVATION:

This states that the way to appropriate God's wealth is to give. Are you a believer who has never taken seriously your financial giving to God ? You see, we never reap until we sow. The Lord Jesus said, "*Give, and it shall be given unto you, good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again.*" (Lk 6:38) We are to reach into His unlimited resources and give from Him to others. Did David not put it well when he said, "*For all things come of thee, and of thine own have we given thee.*" (1 Chron 29:14) "*Everything comes from you Lord, and we have given you only what comes from your hand.*" Do you see the tithe and offering that you will put into the offering this ? You are only giving back what God has given you ! Now tell me are you living extravagantly or are you investing eternally ?

Do you know something about money ? You can't take it with you, but I believe you can send it ahead. Christ said

" Lay up for yourselves treasures in heaven. "

(Matt 6:20) Someone has well said that "*when we die we leave behind all that we have, but we take with us all that we are and all that we gave.*" I want to tell that if you are a faithful steward and a faithful soul-winner, you are laying up treasure in heaven, you're making an eternal investment that will reap eternal benefits. Did you know its possible to get your money to heaven ? It is. The way to get your money to heaven is to invest in the only thing that is going to heaven, *and the only thing that is going to heaven is the souls of men.* Do you know what Christ said ? In effect He said this, "*Use money To make friends for yourselves, so that when you die they may welcome you to the eternal abodes.*"

(Lk 16:9 Moffat)

Can you imagine that lovely moment when someone in heaven from the land of India will approach you ? They will say, "*I have wonderful news for you, you know that gift that you gave each year to G.S. Nair. Well, I was saved through one*

*of his evangelists whom you supported financially. You helped to send him out to preach the gospel and here I am sharing heaven with you.” **Yes, money talks, I wonder what will yours say at the Judgement Seat of Christ ?***