

Mirrors Pt. 8 – Money

James 5.1-6

Spence Shelton - May 29, 2016

Brief recap from trip

I want to say thank you for praying for our team as we traveled to Romania this past week. It was truly incredible. We heard stories of what God has been doing that I wish I could spend the whole morning telling you. In time, I will tell you more about them. You know we are committed to a mission strategy of taking the gospel to the world by planting churches that will reproduce themselves. We connected with a church planting movement in Romania that is amazing. It is young & needs support, but it is inspiring. I met a pastor who has planted 44 churches since communism fell in 1990. 44! Bucharest and that area less than 1% evangelical so there is more work to do and I'm glad to be a part of it. Lots of preaching...but no hit and run mission trip. Everything we did was through a local church so that these people could be discipled.

Happy Memorial Day weekend! To you who are active military or veterans or who have relatives who are in service or have been in service, we say thank you. Having just spent time in a country that was religiously suppressed for generations, I was freshly reminded last week how valuable our freedom is and it is protected by our men and women in uniform. And they are called military *families* because it isn't just the man or woman who is in the military; it's the whole family. We love you and are grateful for you.

Ok, with all that intro, lets get to it ok? We are going to be in James 5.1-6.

We are in our second to last week in James. An incredible letter that has challenged us in some really great ways to how the bible impacts the everyday things of life. (If you are new with us...a lot of you are...25 FTG last 2 weeks. James is about...) And because it is so practical it should be no surprise that we finally, today, come to one of the most relevant topics in our lives.

Today we are talking about money. Which is one of those few things I can say up here that instantly evokes a reaction of some kind from almost everybody.

That's because it's just built into our lives. Gotta run to the store because we are out of dinosaur shaped chicken nuggets. What do you take with you? Money. Want to grill out with the guys tonight, I need to get some meat & that's going to cost...money. Going on a date with that girl finally because you stopped sending her emojis & got some guts and asked her out to her face...need to shower & pick her up & you PAY for dinner. Thinking about buying a house first question...what is our BUDGET? Interesting job offer but before we go further we gotta talk Salary, Benefits, money. Car broke down...money. Little Ellie has a cold...money. Gotta get my happy Chewbacca mask before they sell out...money. Some of you take plastic card version so you don't feel the pain of the money going away but its still money.

We all deal with it all the time. So its no surprise James brings it up. Some people get frustrated when pastors bring up money. Like "stay out of that part bro. Stick to the spiritual stuff. What's the deal with angels?" But imagine going to the doctor and you ask him about your health; he wants to talk to you about your

sleeping habits or eating and you say “stick to the medicine” doctor...that would not make sense. Your health and your sleeping habits and eating habits are directly related.

Same thing is true with your spiritual life. We want to divorce money from our spiritual lives but it doesn't work. Your money is inseparably tied to your spiritual life. In fact, it's so tied to your spiritual life the bible talks about it more than any other subject. I hope you will see how interconnected your spiritual life and your money are today.

So I'm going to read you the passage for today because like we've seen with James...he just kind of punches you in the face with truth. But that initial punch ends up being liberating for us. We've seen that so many times. That's how truth works. Ouch...followed by relief. So I'm going to give you the punch, in its full force, then show you how freeing James' words about money actually are.

[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. [4] 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. [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.

Ok...how you feeling? For those of you new with us I'm cringing a little. I'm not apologetic one bit...but if you've never heard the

bible's teaching on money, James can be like swallowing nasty medicine. You get that ugo face at first taste...then later you are grateful for it. Ok ok. Today is like that. I promise if you will hear this out...your life will actually change. I mean really change. I've talked to so many people whose entire lives have been radically changed once they finally understood what the bible actually says about money.

Here is what we are going to do today:

1. I'm going to give you a free pass
2. Show you two competing worldviews about money from James 5
3. Three biblical principles to live by.

1. **Free Pass** – Listen, some of you are skeptics. And you won't listen to a pastor talk about money because you are waiting for how he is going to try and get you to give him your money. Maybe you've been burned by that, God knows there are too many bad stories past and present. Maybe you recently lost a job or can't find one and money is the last thing you want to hear about. So, let me say right here right now: I don't want your money. Free pass. **Do not give your money to Mercy Church unless you want to.** God says he loves a cheerful giver not a begrudging giver and we'll mention that later but just know that I'm not after your money today ok. Now up front, I will challenge you to give away your money today. But not because Mercy needs it. Because its part of liberating you from its power. But really, you can give it to a charity you trust. The members of mercy who do give do so with joy and maybe one day that will be you but if it isn't today, that's cool. I just want you to put your sniper scope down and hear what the bible says ok? We cool? You tracking? Ok.

2. Let's walk through these verses and as we do you will see the two competing worldviews about money that James addresses.

1. Come now, you rich, weep and howl for the miseries that are coming upon you.

"You rich"... *Nobody thinks James is talking to them...*

Scriptures that are aimed at the rich are always deflected, "not talking about me." But if no one puts themselves in these categories, these passages get ignored. Like I should only preach these at a billionaire's convention or something.

Gallup pole—Everyone who was poled said the category above them was rich.

\$30,000-household said that if they earned \$74,000 would be rich

\$50,000 household said if they made \$100,000 they would be rich

If you earn \$37,000/yr you are in the top 4% of the wage earners in the world. 96% of the world is poorer than you are.

If you earn \$45,000/yr, you are in the top 1%. Congrats...you are a 1%er.

Many of you have crossed that line, but do not feel it. The reason we do not think we are rich is because we do not feel rich. Until you feel rich, you will keep trying to get rich and as long as you are trying to get rich you will never act rich, and you will never take the verses directed toward the "rich people" seriously. But you have to take these seriously because they are about so much more than your income level.

[2] Your riches have rotted and your garments are moth-eaten.

[3] Your gold and silver have corroded...

I don't often get nit picky on the tenses of the words, but the closer you read the more you will draw out. He says your current riches have already rotted. Your garments ARE, present tense, moth-eaten. Your gold and silver (current) have already corroded. See what he's doing? He's trying to show the rich that their riches, their valuables, are not *actually* valuable. They are an illusion. They are a deception. Bought a steak 2 weeks ago. Was so excited about it. Looked bright red and then, you ever had this happen? I broke the plastic seal and this nasty rotting meat smell came wafting out. What looked like a good piece of meat, was actually rotting and brown on the other side. I just couldn't see it. That's kind of what James is getting at. What you see with your eyes is not actually the way things really are. What appears to be valuable, pristine, and will provide security and comfort...is an illusion. It's actually worthless and rotted. This is a warning about the power of money that you better remember:

The desire for Money will deceive you about the security of your soul.

When our human eyes look at things like a salary, like a 401k, like a nice home, we see them as valuables that give us a sense of security & a level of comfort. And James is saying...it's not what it seems. It's all an illusion. He's turning their world upside down. Because he's saying the world they can touch and feel is not the real world. The real world, the world that matters, is the spiritual world. And in the real world, their best possessions are already decayed and rotted. What's his point? What the rich perceive to give them worth is actually worthless.

Proverbs 18.10-11 – The name of the Lord is a strong tower; the righteous man runs into it and is safe. [11] A rich man's wealth is his strong city, and like a high wall *in his imagination*.

See he's showing you the real world and the false world. Fort Rasov. High Walls on top of mountain. Cliff on 3 sides some 6k ft altitude & whole valley in front. You aren't getting in there. One road guarded by 2 huge gates. This is what money creates in our minds. The illusion of Rasov security. And the more we get, the higher our walls get. So we start to lean more into our wealth for our security. Which is why when we are asked "how much is enough?" the answer is always "a little more than I have now." Because we need security so that Nothing can happen to us. But that's just not true. Lots of flying last week. I realized if our plane explodes, the same thing happens to the first class passenger that happens to the economy class passenger. Love of money is an illusion of security. It deceives you.

, and their corrosion will be evidence against you and will eat your flesh like fire.

He goes even further. Your riches are not only worthless; they will actually work against you. The very thing you thought would be your defense is actually going to become your accuser. The very thing that consumed your pursuits will one day consume you entirely. Pretty graphic. He'll get to more of that in a second but that last sentence of verse 3 reveals the competing worldviews James is addressing.

You have laid up treasure in the last days.

See James isn't actually talking to every person who is wealthy. He's talking about those who find security in their wealth. So they stockpile it. They do whatever they can to get it. They do

this because they believe everything they have belongs to them. Here is where the competing worldviews about money come out.

The worldview that James is warning against is **the ownership worldview** - This worldview thinks that everything we have belongs to us. Probably most visible in our bank account line. Whatever that # is, is what we own. The sum total value of your assets, that's what belongs to us. And the more we have, the more secure our lives will be. So we work to get the right degree, to get the right job, to work whatever angles we gotta work to get *more*. More assets that will give us more security. Because that is the goal. The **ownership worldview – what's mine is mine**. And so the pursuit of more wealth becomes a driving force in our life. It's like the American philosopher .50 says you gotta Get rich or die tryin.

This is the view James is warning against. This "laying up treasure" comment says that they've been focused on accumulating earthly treasure at the expense, we'll see in a second, of other people and at the expense of their own soul. Because they didn't realize they were building an illusion of treasure, not the real thing. James is actually playing off of his big brother Jesus again (he's done it a few times in the letter). Jesus said in Matthew 6.19-21

"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, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also."

"When Jesus warns us not to store up treasures on earth, it's not just because wealth might be lost; it's because wealth will always be lost. Either it leaves us while we live, or we leave it when we

die. No exceptions.” James is saying...you are laying up earthly treasure! And Jesus said it’s a trap! The moths are eating it. Your treasure is rotting and you can’t see it.

Eugene Peterson translates these verses in the Message this way. “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.”

The ownership worldview says I’m in control, and what I have belongs to me. And many of you operate out of this worldview. And you’ve bought a lie. Let’s keep going:

[4] 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.
[5] You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter.

Ok, at this point you may recognize that James is talking to a certain kind of rich person. It’s the rich person who builds his wealth at the expense of everyone else. Listen, nobody wants to be this guy. Profiting by stealing from the poor just to pad your own accounts? It sounds like the evil villain from a Disney movie. Like Cruella Deville or Jafar. That couldn’t ever be me! But what he’s saying is the desire for money can corrupt your life. And if you see money as your means of security...this will be you. And the culmination of it will be:

[6] You have condemned and murdered the righteous person. He does not resist you.

Murder? Seems extreme right? James is saying this was the very real end to those who continued to cheat the poor servants out of their wages. This was a very real scenario. The worker wasn’t getting enough money to live and literally some of them were starving to death. And he (the righteous poor) could not resist because he was in a place of weakness. He couldn’t fight back. This is where the road of the “ownership” worldview ends. The ownership worldview ends in sacrificing others for your gain. People who hoard wealth are not only demonstrating utterly false priorities; they are also depriving others of their very life. James is saying if you believe your possessions belong to you, you will lean into them for security. And the more you acquire, the more you will find your security in them. And you will not only be creating an illusion for yourself, but you will ultimately see others as a means to that end

James spends all 6 verses warning you against the view that you own your stuff. In fact, it’s the same view he warns against in the passage Pastor John preached on last week. You think you control your plans? See in both passages James is making one resounding point: YOU ARE NOT IN CHARGE OF YOUR LIFE! Your plans are not yours. God guides man’s steps. Your money...it isn’t yours either. It belongs to God. Listen church this is offensive but the only way you will ever obey God is if you fully accept that your life does not belong to you.

That leads us to the other worldview. The one the ownership worldview is competing with. It’s the one James isn’t verbalizing yet speaking from. He keeps saying the ownership view is wrong...which implies there is a right one. And it’s the worldview the bible teaches throughout. We’ll call it the **stewardship worldview**.

Stewardship Worldview

The stewardship worldview is the perspective of the person who recognizes everything they have belongs to God. In their worldview God is the owner of everything they have and their role is to manage it. A steward is a word we sometimes use in Christian circles but not used a lot in everyday life. Its kind of a blend between a farmer and an investment broker.

When God created man he put him in a garden and told him to develop it. He didn't plop man down in the middle and say, "OK. Here you go. Eat combos and play bocce ball. Push this little button if you want an angel to bring you something to drink." He said, "Develop it." To develop it means that you pull potentialities out of it—out of raw dirt and seed you make food. You're not here just to sit on it; you're here to develop the land. *Illus. It's kind of like this... if you give a security guard a million dollars, when you come back you expect him to give you exactly one million dollars. That's all—nothing more, nothing less. But if you give a broker a million dollars, you come back and expect him to have turned that million dollars into something more. God looks at us like brokers. We are made to cultivate and develop what God gives us.*

The Stewardship worldview – What's mine is Gods.

And when I believe that, it changes how I approach my money and how I connect money to my spiritual life. See when we believe everything is Gods, then we instantly are confronted with something really important: **God doesn't need my \$.** A lot of people in church circles think of God as this needy guy sitting up in heaven hoping that you will throw him a few scraps so you can get by. And when you DO give to church or charity or something...man what a favor you are doing God. You want to

look at him and say, "You are welcome!" And...you think God owes you a favor because you did a nice deed by letting go of some of your money. BUT, when you realize that *everything* you have actually belongs to God and not you, well it changes your view of God. You realize what the bible says is true:

Psalm 24.1 - The earth is the LORD's and the fullness thereof, the world and those who dwell therein,

For the Christian especially, to lean for your security in wealth must look to God like the 16 yr driving around in a Porsche with the windows down... you don't think "That's an industrious young man." Nope, you think, "That's your daddy's car!" "You're daddy bought you that, that's your daddy's money." God must look down at us sometimes as we lean on our wealth like it is really ours and say, "good grief. That ain't yours."

So listen to me: If God owns everything...HE DOESN'T NEED YOUR MONEY!!! He doesn't! God is going to be just fine without it. Your little nest egg, Donald Trump's total wealth, Bill Gates is the richest man on earth...and his wealth is laughable to God. God owns it not Bill or The Donald or You.

Yet even though God doesn't need your money, he wants you to give it to him.

Throughout the Old Testament God says to bring him a 10th of all the harvest and livestock. And they are supposed to bring the "first fruits" not the leftovers. Even though he had entrusted it all to him, he asks for a 10th of it back. And when the New Testament talks about honoring God, it includes the tithe again. God consistently expects his people to give their money back to him.¹

¹ Genesis 14.19-20;28.20-22; Lev. 27.30-34; Num 18.21, 26; Deut 12.5-6; Deut 14.22, 28-29; 2 Chron 31.4-5; Neh10.35-

Which seems odd doesn't it. Why would God want you to give him your money, which is actually his, if he doesn't need it? Is he some sycophant who likes to watch people suffer? What is going on?

Here's the deal. God doesn't need your money, but he is after your heart. And let me put it back up here, Matthew 6.21, its also in Luke 12.34 we looked at a few min ago: "where your treasure is, there your heart will be also."

In other words...your money will follow the things you love. And God is saying what is best for you is to make him your treasure. Put your hope, your security, and your love onto him instead of yourself. This is the difference between the ownership worldview and the stewardship worldview.

37; Prov 3.9-10; Mal 3.8-12; Matt 6.1-4; 23.23; Mark 12.41-44; 2 Cor 9.6-7.

Ownership Worldview:

I do not belong to the Lord.

Nothing I have belongs to the Lord.

I deserve all that I work for.

I only answer to myself.

Owners say God needs my \$

Men and women, it's this simple: Your wealth belongs to someone. It either belongs to you and God is a liar. OR it ALL, not just 10%, not just the leftovers you can scrape up if the bills are low this month, ALL OF IT belongs to God. 100%. You are in one of those two camps. And I'm totally cool with you saying bro, I worked hard for my money...its mine. God can't touch this. COOL. At least you are honest! What God has ZERO tolerance for is the person that pretends like it belongs to God but actually doesn't.

Story end of Mark 12: Woman who gave two coins when rich were giving large sums. They all gave out of their abundance, but she gave out of her poverty all that she had. Jesus was saying...she gave until it hurt. She's the one that gets it. It's all his...and she gets it. The rest give out of their excess but she gets it.

Team in Bucharest – giving out of their poverty. Gave \$2 sandwiches away to gypsies and ate .25 pretzels for lunch. They make nothing! But they give radically.

When you move your heart and mind from “what's mine is mine” to “what's mine is Gods” you are set up to see your whole world turned upside down. Because you will finally place your hope on something more secure than your money. Once you are there, then you are ready to experience the freedom that comes from

Stewardship Worldview:

I belong to the Lord. (Romans 1:6)

Everything I have belongs to the Lord.

Everything I have is a gift.

I am a steward of the Lord.

Steward says God WANTS my heart.

stewarding your money as God instructs. And you will find yourself able to say YES to God's mission in ways you never have before. And it won't be guilt that drives you there...it will be joy & even a little FOMO. Here are the three guiding principles a steward manages God's money by:

1. The Gospel is my motivation for giving

We hit on the gospel every week here for a reason. We don't believe the death and resurrection of Jesus are just the beginning of the Christian life. We believe the gospel is the source of the power to obey God in every aspect of your life. Here's what I mean: Some of you come out of religious circles where you are coerced into giving because it is what God commands. And so you suffer through it. OR, even worse, you hear that Jesus is the model for generosity and so you should be generous *like* Jesus. Which is impossible because he is God and you are not. Instead the bible says we give because we have been given so much. That is, Jesus' generosity isn't just an example we imitate, we are each the beneficiaries of his generosity. In the gospel Jesus sacrificed radically for us and when you experience that undeserved love, when you finally realize all the promises of scripture apply to you...man that changes you. And then you give out of an overflow of your own heart.

This is why Paul says in 2 Corinthians 9.7

Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver.

See the way you will know if the gospel has moved beyond an idea you agree with to a power that is changing your life...will be evidenced in how you give. Cheerful giving. I've said it before, a proper response to this would be cheering when those buckets come around, or when you go set up automated giving online and you get that notification email...you roll back from your desk and say "WHOO!!!"

The steward knows he or she doesn't need money to find security. God gives them that security in the gospel. So they are free to enjoy leveraging the resources God has entrusted to them to make much of his glory and his name instead of their own.

2. Giving is the only antidote to materialism

This is really James' whole point in these 6 verses. Watch out rich people! We've already hit on this but money and the things it gets you are so dangerous to your soul. Listen, it's OK to make money! 1 Timothy 6.17 - *"God richly gives us all things to enjoy."* **"Enjoy."** *It's ok to have stuff*; it's ok to like that stuff and enjoy that stuff. God is the ultimate giver of all good things, and He's never been stingy. Just look at nature—the greatest beauty and art cannot be things money can even buy—the sunshine and mountains. Beyond that, He gave us the ability to build fast boats and cars and beautiful houses. He poured out riches on us. And He loves it when you enjoy Him in it.

And, there's nothing wrong with making lots of money, either. (another thing people feel guilty about). Nowhere in the bible does God say, "Tell the rich to quit making so much money." No James' warning and the warning of the bible is that the desire for

money is so deceiving and strong that it will engulf your heart without you ever realizing it. How can you ensure that it doesn't? Give it away! Generosity breaks the power of materialism because it is a joyful surrender to a greater person (God) and a greater agenda (his mission). It dethrones me and exalts him.

This is why we tell you we want you to give not because we need you to, but because YOU need to. Because the most likely competitor for your worship is your money. And giving some of it away is a way to free you from its deception.

Mercy Family aside: I'm so encouraged that about 70% of our members give to the ministry here. But that also means 30% of you haven't. And maybe you are waiting on something, or maybe today is a discipleship moment for you. To get off the sidelines and on board with what God is doing here.

"He is no fool who gives what he cannot keep to gain what he cannot lose." (Jim Elliott)

3. God prospers me to not raise my standard of living, but to raise my standard of giving.

Some of you are not ready for this one. Especially if you have bought hook line and sinker into the keeping-up-with-the-jones' culture that pervades Charlotte. It's fascinating to see how many people share the view that "wealth = worth." Now, they'd never say it, but they live by it. We upgrade our cars and our homes when our income goes up. CLT people go to certain churches, join certain country clubs, etc all because that's where the joneses are. Whoever they are. Remember, God is ok with you enjoying what he's given you. But remember what all that stuff is

worth? That's like storing up moth-eaten clothes made my lulu lemon instead of old navy.

"When Jesus warns us not to store up treasures on earth, it's not just because wealth might be lost; it's because wealth will always be lost. Either it leaves us while we live, or we leave it when we die. No exceptions." (Alcorn)

What if instead God decided to increase your standard of living to increase your involvement in his mission in a unique way that very few others can? I LOVE seeing people that get this. One of my greatest joys last year was fundraising. Seriously, I loved it. I believed in our church and it was great to share that with others. But I also met some people who lived by this. People who God has blessed with lucrative careers. And they are crazy excited about leveraging their wealth for God's mission. They are smart and creative about it and its because they've bought into this right here.

And I'll tell you, for them to do this...most of them live 2 or 3 lifestyle levels below their peers. They give 10+% of their money away each year. Their non-Christian colleagues don't. Which is why they drive different cars and live in different neighborhoods. And that will happen to you too. But it's worth it! It's worth it!!

Calvin: 'God has not appointed gold for rust, nor garments for moths; but, on the contrary, he has designed them as aids and helps to human life.'

Are you an owner or a steward? A friend of mine told me he wants to be able to give away \$1 million to God's mission before he dies. He's young, sharp, and committed to the mission of making disciples of Jesus around the world. And God's given him a career that, if he stays in it, will likely allow him to do this.

Are you an Owner or a Steward?

My story – son of an accountant. So, bank account up = life up. Bank account down = life down. It took me 10 years in marriage to break free from the "owner" mentality. And I couldn't risk my comfortable job w/ a comfortable salary to go plant a church until I realized I wasn't a self made man. God gave me all that. I was a steward of that role for that time. Now he's put me here. And he'll provide here like he did there. The lynchpin that had to be pulled to free me to go on God's mission was money. I had to remember he owns it all.

Today isn't about your money. It's about your heart. Where is your heart? Look at where your money goes and you'll find it. Will you trust God with what he's given to you? I promise it will be the most freeing thing you will do in your life.