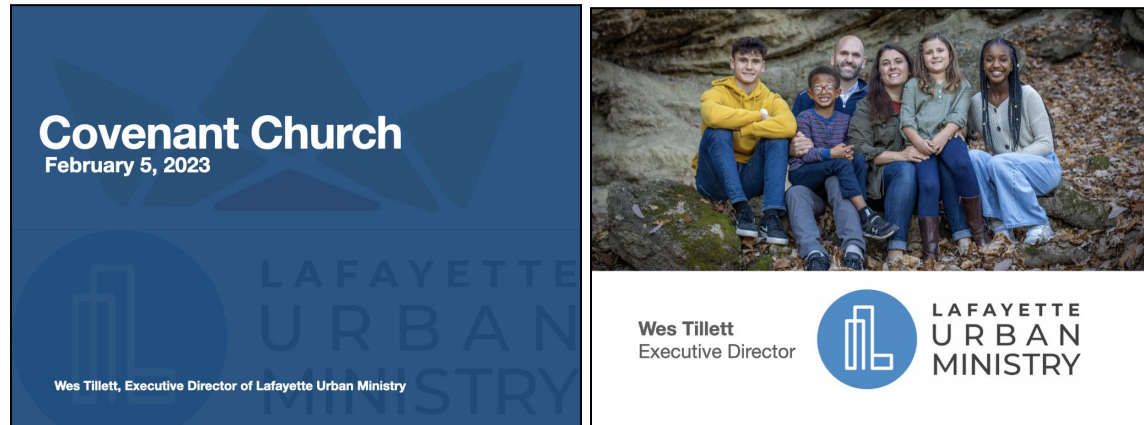


## **Mistrusting Riches**

James 1:9-11 & James 5:1-6

Wes Tillett @ Covenant Church, 2/5/2023



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### **Opening Prayer:**

*Lord Jesus, we pick up where we left off last week, asking you for wisdom. You promise to give wisdom generously to all. So please send us your Spirit of wisdom. Free us from distractions and anxieties. Allow us to hear you. Give us the grace to embrace and put into action what You speak to us. In Jesus' name, Amen.*

In 8th Grade, I had three of the most embarrassing moments of my life. Being on the receiving end of some bird droppings on my shoulder at the Tomb of the Unknown Soldier was pretty bad. Getting cut from the 8th Grade basketball team was worse. But giving a speech in front of my Social Studies class with a certain noticeable area of my jeans unzipped - that was by far the worst.

When class was over the word spread like wildfire about my embarrassing wardrobe mishap. There was nothing I could do to stop it. I remember the look of triumph in the eyes of my ex-girlfriend as she boarded the bus that afternoon and made eye contact with me...

I survived that whole embarrassing experience, obviously. But I wish I would have had one truth-telling friend who would have been there to catch me on the way up to the front of the class and tell me I needed to make some adjustments before I made a complete fool of myself. Just one true friend could have saved me from that humiliation. No such luck.

This morning, the Holy Spirit, through the words of James, plays the role of a truth-telling friend to us. He's catching us on our way up before the throne of God, while still in this life, while there's still time to adjust. He points out some uncomfortable reality. In our culture, clothing gaffes are awkward and embarrassing. They are uncomfortable to point out, and they are uncomfortable to have pointed out, right? That same kind of awkwardness is often felt inside us whenever the topic comes up that James addresses in the two Bible passages. The topic? Money.

What James says here about money will likely cause us some short-term pain and humiliation. But, if we are wise enough to listen, what he says will bring us long-term joy and even exaltation.

Exaltation? You mean, being raised up, honored, respected, admired? Yes, God is trying to steer us away from long-term humiliation and toward long-term exaltation. I don't know about you, but I would sure love to avoid humiliation and experience true exaltation.

So what does God have to tell us today through James? First, James 1:9-11

### **James 1:9-11**

Believers in humble circumstances ought to take pride in their high position. **10** But the rich should take pride in their humiliation—since they will pass away like a wild flower. **11** For the sun rises with scorching heat and withers the plant; its blossom falls and its beauty is destroyed. In the same way, the rich will fade away even while they go about their business.

Some strong words. The second passage is even fierier: James 5:1-6 -

### **James 5:1-6**

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.

...Have a nice day! :)

Remember: James is our friend, telling us the truth out of love for us. James is standing in line with ancient prophets and sages, and our Lord Jesus Himself - all of whom were not afraid to say hard things. All that God says is said in love.

# James' Wisdom on Money

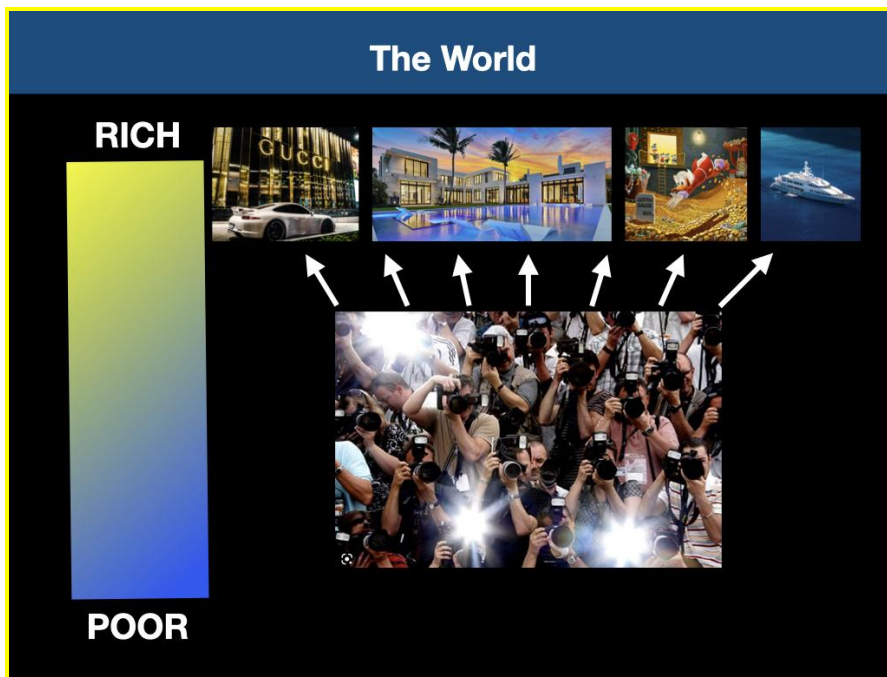
## 1. True position of the rich (James 1:9-11)

## 2. True purpose of riches (James 5:1-6)

James 1:9-11 teaches us the true position of the rich.

James 5:1-6 teaches us the true purpose of riches.

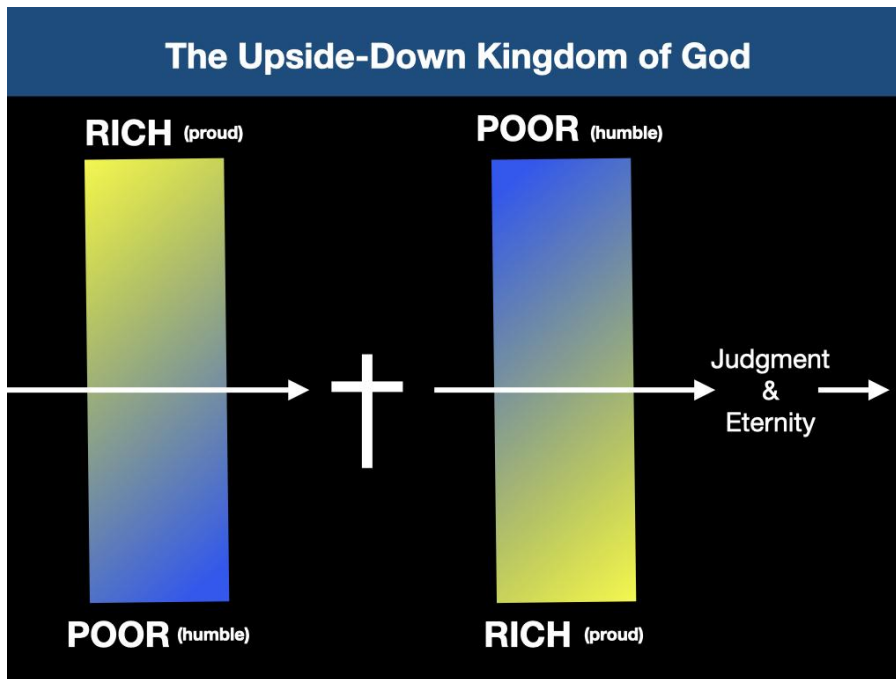
First, the true position of the rich.



Isn't this how the world sees the rich?

You've got the rich and the poor and everything in between. But all the attention is on the rich. The paparazzi of the world aren't following the poor, they're following the rich and famous. This world caters to the rich, chases after the rich, and seeks to be the rich. The pressure is always to make more, have more, get more, be more. The rich seem blessed and the poor seem cursed.

Jesus bursts on the scene and turns things upside-down.



In Jesus's kingdom, God doesn't play favorites. All people are loved equally. The ground is level at the foot of the cross. This means the rich and proud are brought down and the poor and humble are lifted up. So the poor and humble actually have a higher position than before, and the rich and proud actually have a lower position than before - as all are loved equally in Christ. *Believers in humble circumstances ought to take pride in their high position. 10 But the rich should take pride in their humiliation.*

Additionally, as we'll see in chapter 5, the rich are in a lower position in that they are to put their wealth at the service of those who have nothing. Rather than the rich snapping their fingers and saying to the poor, "Bring me a drink!" the rich should be following the Master who snapped a towel around his waist and was like, "How can I serve?"

In order for this upside-down kingdom to make sense, we need to understand something about God. God despises pride and adores humility.

**Pride** (independence from God) = **very bad**

**Humility** (dependence on God) = **very good**

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**"All those who exalt themselves will be humbled,  
and those who humble themselves will be exalted."  
-Jesus Christ (Luke 14:11, 18:14, Matt 23:12)**

Pride (independence from God) = very bad.



Humility (dependence on God) = very good.

Jesus laid down an immutable law of the universe. More certain and lasting than the law of gravity.

*"All those who exalt themselves will be humbled, and those who humble themselves will be exalted."* (Luke 14:11, 18:14, Mt 23:12)

James spells this out in chapter 4 verse 6 when he quotes Proverbs 3:34:

*"God opposes the proud but gives grace to the humble."*

God opposes the proud. Pride is a horrible stench in God's nose.

God gives grace to the humble. That's why St. Augustine wrote, "The four cardinal virtues are humility, humility, humility, and humility."

James teaches in chapter 3 verse 13, "Humility comes from wisdom."

Humility comes from wisdom. If we are wise, we will be humble.

Jesus was the wisest person ever, right? So that's why he was also the humblest person ever, emptying himself of all his heavenly glory, letting go of all his infinite riches, depending on God, serving, dying, rising again, ascending. Humility, then exaltation.

Humility is beautiful. It keeps us close to God.

Pride is ugly. It separates us from God.

If we're not careful, riches - worldly wealth - can set us up to be proud.

Is having wealth automatically bad? No.

But we'd be wise to listen to what Jesus teaches about money.

*Store up for yourselves treasures in heaven.*

*You cannot serve both God and money.*

*Blessed are the poor.*

*Use worldly wealth to gain heavenly friends.*

Jesus also warned that wealth has a deceitfulness to it that chokes a life and makes that life unfruitful. What is that deceitfulness of wealth? Wealth can lead us to believe we don't have to trust in God, since we can trust in our riches. Wealth can cause us to think we don't really need God, since we've already got all we need. Wealth can lead us to pride. Not the good pride - of feeling a sense of joy and satisfaction - no, the toxic pride that declares independence from God. Wealth doesn't always automatically do this, of course. But riches do have a tendency to make us feel self-sufficient instead of God-dependent, proud instead of humble. James, as a true friend, speaks the truth. He speaks the truth to the rich and to the poor.

To the poor:

## **James 1:9**

"Believers in **humble** circumstances ought to take pride in their high position."

Every day in my work at Lafayette Urban Ministry I see people living in the humiliation of homelessness, financial crisis, uncertain immigration status, and food insecurity. God says here to people in those circumstances: “I see you. You don’t have to have a certain number of likes or followers in order to get my attention. I love you. You don’t have to have money to be part of the family. You’re in.” As we will learn when we get James chapter 2 in a couple weeks, God doesn’t play favorites. God loves all equally, regardless of their financial status.

I am sure there are many people listening today who don’t come from money and don’t have much money. Maybe you feel insecure, invisible, less than. Maybe some of you keep listening online because you don’t feel like you’d fit in here in person. Listen: God sees you. God **welcomes** you. Jesus uses the same word here for humble when he gives the invitation, *“Come to me, all you who are weary and carrying heavy burdens, and I will give you rest, for I am gentle and HUMBLE of heart.”* Literally, close to the ground. Lowly. Jesus is down to earth. He meets you where you are, wherever you are. Jesus has always been good news for the poor.

To the rich:

### **James 1:10-11**

“But the rich should take pride in their humiliation— since they will pass away like a wild flower. **11** For the sun rises with scorching heat and withers the plant; its blossom falls and its beauty is destroyed. In the same way, **the rich will fade away** even while they go about their business.”

The rich can’t take their riches with them. They’re like a flower that’s fading.

Believe it or not, I had thick, shoulder-length hair when I asked my wife to marry me.  
The riches fade...

That #1 ranking is so frustratingly fragile.

Worldly riches are so temporary. James, our truth-telling friend, is trying to warn us.

There’s a made-up story about a man who died and went to heaven. The angel was showing him around and finally came to the man’s new home, which was just a little shack. The man was furious and demanded to know why he didn’t get a mansion of gold like he expected. The angel calmly replied, “Store up for yourselves treasures in heaven... We could only build with the materials you sent us.”

**1. True position of the rich: humbled**  
(James 1:9-11)

**2. True purpose of riches: just service**  
(James 5:1-6)

The true position of the rich is this: humbled.  
The true purpose of riches is this: just service.

James tears into the rich regarding their injustice and selfishness.  
Look at the actions he condemns:

### **James 5:1-6**

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.

I hear words like this and I immediately try to defend myself:

“Well, our 21st Century American economy is far different than that of the 1st Century Roman Empire, so nothing here applies to me.”

Or I say, “I’m not rich. I’m not a billionaire. Not even a millionaire. And I don’t even own fields, much less employ people to mow them. So I’m off the hook here.”

Not so fast.

What James says here applies to all economies of all times.

And, like it or not, I have to admit I am rich by the world’s standards.

-only 1 out of 6 people in the world own a car.

I own a car. More than 1, actually.

-half of the world's population makes less than \$4,000 per year.

<https://www.businessinsider.com/how-much-wealthy-middle-class-poor-make-income-per-year-2021-12>

I make more than \$4,000 per year.

-when I stop comparing myself to billionaires and open my eyes to the reality that by being a middle-class American I have been given more financial wealth than at least 4 out of 5 people in the world, I have to admit I am rich.

I need to hear James' words addressed not to someone else, but to **me**.

God is speaking through James 5:1-6 to me saying,

**People are not a tool for getting money.  
Money is a tool for serving people.**

Pride makes us treat people like means to our ends. Pride causes us to use people to acquire wealth. Humility - that is, true faith in Christ - causes us to use money to bless people. It is people, not money, who are the real, eternal treasures. Pride leads to injustice. Humility leads to justice.

God calls us to handle money justly.

Is there any chance that some of my wealth has been built on injustice?

I am not saying all wealth is ill-gotten gain. But have I ever gained wealth by being unfair or greedy? Have I ever prioritized my luxury and self-indulgence over the needs of people in this world who have absolutely nothing? I know I have. And I need to ask God's forgiveness and adjust my life in light of James' words here.

What would it look like to understand the purpose of money is justice and service?

Wouldn't it be just the opposite of James 5:1-6?

## True purpose of riches: just service

James 5:1-6

<u>Proud (unjust)</u>	<u>Humble (just)</u>
Hoard wealth	Share wealth
Fail to pay	Pay fair
Luxury, self-indulgence, fattening	Limit lifestyle and give
Condemn and murder	Protect and defend



I would share my wealth.

I would pay a fair wage.

I would live on the earth with a self-imposed limit on my lifestyle so I can give more to those who truly need it.

I would invest my resources into protecting the innocent and defenseless ones.

I would leverage my wealth for justice and service.

As the saying goes, I would give a person a fish and help them eat for a day.

I certainly wouldn't just eat all the fish myself.

Even more, I would teach a person to fish, and help them eat for a lifetime.

Even more, I'd make sure that person has access to the fishing pond.

Even more, if I really loved my neighbor, I'd make sure the fish were safe to eat.

## James' Wisdom on Money

**1. True position of the rich: humbled**  
(James 1:9-11)

**2. True purpose of riches: just service**  
(James 5:1-6)

The true position of the rich: humbled.

The true purposes of riches: just service.

The Holy Spirit, our true friend, is trying to get our attention and adjust our perspectives and actions before we meet our Maker.

One final story to illustrate how God is working all this into my life.



I woke up at 5:15 am on December 23rd. I could hear the wind just blasting away outside. The wind chill was around 40 degrees below zero. Do you remember that incredible cold?

Laying there in my warm bed in my warm house, it suddenly occurred to me that in about 1 hour there were going to be around 60 people headed out into that deadly weather. These 60 people were experiencing homelessness and who stayed at the Lafayette Urban Ministry Shelter or Winter Warming Station that night. Most of these guests were going to try to walk 8 blocks through that polar vortex up to the day shelter at Lafayette Transitional Housing. 8 blocks in that howling wind. I knew I could barely stand to be in that cold for 8 seconds.

I have no idea why this reality didn't occur to me before. When the temperature gets this dangerously low, LUM has shuttle buses we use to transport our guests back and forth between the day shelter and our overnight facilities. In fact, we had provided this service the night before. But no one signed up to drive in the morning, which was actually far colder than the night before. Only now did it occur to me that I could and should drive that shuttle bus.

I grabbed my winter gear and headed out, giving thanks that once again the weather people had grossly overestimated the snow accumulation.

Arriving at LUM, I told the guests I would be providing a shuttle. They were relieved and grateful. I went and got the bus scraped off, warmed up, and ready to roll.

As the guests came out, I could not believe how underdressed they were for the weather. Several had no winter coat, only a jacket or a sweatshirt. A few had no gloves at all. We had two guests that were hobbling along behind a walker. Can you imagine how long it would take to walk 8 blocks in the ice and snow, needing a walker every step of the way? I honestly don't know if they would have survived that walk.

I thanked God for waking me up and sending me in. I thanked God for forgiving me for not even thinking about my neighbors, my guests, my sisters, my brothers, and their dire needs.

It took me four trips to transport all the guests to the day shelter. As I dropped off the last load of people, I thanked God for the day shelter and the people who worked there. I knew they were saving lives.

I thanked God for the people who worked at LUM and provided overnight shelter, also saving lives right here in Tippecanoe County. I thanked God for the people in this community who financially support LUM so that we can have a shelter and a winter warming station and shuttle buses and food to offer people.

This isn't a story of me being a hero. This is a story of me being an idiot, and only at the last minute, by the grace of God, realizing I am rich. I have resources. I have connections. I have abilities. I have access. And all of this – all of it – is a gift from God and is meant to be purposefully, justly, lovingly put at the service of those Jesus calls "the least of these."

In the kingdom of God, the position of the rich is humbled. And the purpose of riches is to justly serve others.

I thank God that so many of you get that.

I thank God that Covenant Church was a founding member of Lafayette Urban Ministry, seeking to meet the social and spiritual needs of our neighbors.

I thank God that Covenant Church has re-engaged LUM, and is actively sending volunteers and finances to support the mission of tackling basic human needs and uplifting the people of Greater Lafayette.

Thank you, Covenant Church, for your partnership in this effort to honor human dignity. And, truly, I am not speaking this morning simply as the director of LUM. My wife and kids and I are part of the Covenant Church family. I am grateful for the ways the people of Covenant have welcomed us, befriended us, and worked together with us to live a life of love these past couple years we've been here. So, on a very personal level, thank you, Covenant Church, for your generosity toward me and my family. Thank you for loving us well.

As together we continue to learn what it means to have faith with hands and feet, may God continue to fuel all of us with His wisdom and His love.

Please join me in prayer.

*"God, I truly thank you for this Covenant Church family of faith. Thank you, Holy Spirit, for the Holy Scriptures, and for being our friend who tells us the truth. Please empower us to live wisely, with you at the center of the picture. Please continue to give us all the wisdom we need to live a life of generous faith, courageous hope, and humble love. In Jesus' name. Amen."*