

Symptoms of the Love of Money

Epistle of James

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Bible Text: James 5:1-6
Preached on: Sunday, September 30, 2018

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Please turn with me in your Bibles to James 5. We returned to our exposition of James last Sunday and to the fifth chapter and this morning we come to the second message in this series on this fifth chapter. The title of the message is "Symptoms of the Love of Money." We're going to look at the first symptom of the love of money that James deals with in this passage.

It's interesting, one of the things, our practice has been through the years to always try to preach expositionally through books of the Bible and so we have gone through Romans and Daniel and John and Ruth, now James, and one of the blessings of that is that it brings you to topics that you wouldn't normally talk about, it wouldn't necessarily be on my heart, burden on my heart to talk about, but the Scripture just brings them to you and so you have to look at them as they come. So I think it's a very healthy diet for the church because it doesn't become, a church can become defined just by sort of the hobby horses of the pastor. So I'm grateful for just the sufficiency and breadth and beauty of his word, that it touches everything that we need, and certainly this is such a relevant need but it's not one that would normally be on my heart.

I've had people say before in our church, "I love the fact we don't talk about money all the time." And it's interesting, last week we had our business meeting which now we have changed the name of, but the business meeting. If you weren't here, just so you know, we're now calling it ministry update, and so the ministry update is that which was formally known as business meetings, the meetings that were formerly known as business meetings are now ministry updates and it's more accurate, you know, we're just really talking about what's going on in the ministry rather than doing sort of a business, who wants to go to a business meeting anyway, right? So a ministry update, but in our ministry update, one of the things we shared with you was that we have really been concerned about kind of our situation as far as long-term planning for our space needs, building, parking, and we understand on a day like today when it's a little wet outside, the parking in the grass is even more laborious. We apologize to you. We want to address these things and we're trying to and so we basically launched a building fund last week in which we said we were trying to consider different options. There are different options that are before us. We don't know what the right thing to do is but we know that any of the options are going to require some funds. Even if we stay put with our present

buildings, we need to make some adjustments to make them more functional so that we can continue to serve more people in Bible study classes and things like that, counseling ministry.

So we're going to need funds and so we launched that and we asked you to pray, and we mentioned last week that we were going to ask you beginning today to commit to pray with us for wisdom because we're wanting to know and get an idea where we are, what we're going to be able to do, and so we talked about having folks plan, prayerfully plan what they might be able to give above and beyond their regular giving to this building fund, but we know that the main thing we need to do is pray and that we are really building more than anything else, we are building a spiritual house, not a physical building. The work of the church is always to build the spiritual building which is us. Those who belong to Jesus Christ are being built into a spiritual building, so keeping the right priorities about it. That's important and to not get distracted by decisions and details but to keep our eyes on the prize which is to grow in likeness to Jesus Christ and to build one another up and to grow in the grace and knowledge of Christ.

So we asked you to commit to pray for six weeks about that and we've got a prayer guide we're going to send out, an email that you'll be receiving later today. It gives you a couple of devotions for this week and hopefully we're going to try to pray together and meditate together on the Scriptures. We've got a memory verse we're suggesting for each week and kind of a theme each week. It's just really talking about God's priorities and how we can really help one another through this. As a pastor, honestly, it made me nervous to think about building fund stuff because I have friends who these were really challenging things that came up during building programs, and so I had fear and trepidation, actually. I'd rather just pretend, you know, stick my head in the sand like an ostrich and maybe it will all work out, but that's not biblical and we ought not be anxious for anything, what do we do? We pray. Through prayer and supplication with thanksgiving, we let our requests be known to God and so as elders, we're not anxious and I'm not either and I keep praying if I start to feel anxious, but we want to call you to pray with us. So if you weren't here, I wanted to give that just word. You'll be receiving an email. We really encourage you to take that and use it this week as part of either your individual devotion time and prayer time, or corporately as a family. So be looking for that email later today and pray with us that the Lord will help us in that way.

Now back to, interesting timing, we're talking about money and then here I am talking about money. That was actually the tie-in mentally for me was we're talking about the love of money because James 5 is talking about the love of money, and I wish I had synchronized it intentionally in my mind, I did not. The best things in my life I always do accidentally. I'll have the most clever puns that come out and I realize only after the fact, "That was really a good pun." I think something is going on maybe in your subconscious mind, that maybe you're connecting it. I don't know, or maybe it's just completely accidental. I know that I'm not that clever, though, to actually think about it as some people are and then intentionally throw that pun out.

Anyway, the same thing is true with this. We didn't plan to synchronize this at all, we just preached that last series on the heart until we felt like we had done all we needed to do and got back into James and here we are, but today we're talking about the love of money from James 5 and what we see is that James has basically in verses 1 to 6 turned from talking to the believers to whom he's basically writing, Jewish Christians scattered throughout Palestine and even the rest of the Mediterranean world, but particularly thinking about those Jews who had been under his ministry in Jerusalem and now had been dispersed, so he's writing to them to encourage them in their faith to be doers of the word. So he's dealing with a lot of practical issues that relate to what it means to live in an ungodly world, to live a godly life for Christ. So he's talking mostly to believers, this is what you need to do to be faithful to the Lord. We noted in verses 1 to 6 of chapter 5, he seems to be talking to unbelievers associated with the believers because of the way of his tone. You'll see this in a moment. There is no admonition, positive admonition, there is only the pronouncement of judgment upon these folks, and he's talking to, in a sense, the ungodly rich who are oppressing the believing Christians to whom he writes. Essentially we noted last time that I think he has two primary purposes in turning aside. I mean, think about it, it's like he's talking to believers and then he turns aside to talk to these unbelievers but he does that in the believers' hearing. He didn't send out a tract to just all the unbelievers around the Jewish believers, "Here's a six-verse tract, 5:1-6. Here's God's message to you." No, he put that message in the context of this larger letter to the believers, you see? So the question is why? Well, it's also for us. It's also for the Christians to whom James wrote and it has two purposes, I think, for us. One. It is to comfort us that God is going to deal with those who oppress us and that we can leave vengeance to him. We don't have to seek vengeance ourselves and we ought not and we must not. So it's a comfort but it's, secondly, it's a warning. It also is a warning to us because the Lord knows our weakness that we can as we look at the apparent ease of the rich, we can aspire to these things in an ungodly way. So he's warning us.

Now we also noted last time, a couple of preliminary, well, let's read the text. We're going to read verses 1 to 11. I think it's all one section. Verses 1 to 6 are aimed primarily at unbelievers; verses 7 to 11 are really beginning to apply it even more directly to believers what's said in verses 1 to 6. That's why I want to read the larger passage today. James 5:1-11.

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.

Now note how he turns back to the believers in verse 7,

7 Therefore be patient, brethren, until the coming of the Lord. The farmer waits for the precious produce of the soil, being patient about it, until it gets the early and late rains. 8 You too be patient; strengthen your hearts, for the coming of the Lord is near. 9 Do not complain, brethren, against one another, so that you yourselves may not be judged; behold, the Judge is standing right at the door. 10 As an example, brethren, of suffering and patience, take the prophets who spoke in the name of the Lord. 11 We count those blessed who endured. You have heard of the endurance of Job and have seen the outcome of the Lord's dealings, that the Lord is full of compassion and is merciful.

Let's pray together.

Our Father, we ask now that you might by your Spirit open the eyes of our hearts to see and understand wonderful things from your law, that truly the entrance of your word might give light and in your light we might see light. Expose in us the things that you would deal with and help us to run to Christ. We pray this in Jesus' name. Amen.

I think what James does as far as warning us in these first six verses is he basically in indicting the ungodly wealthy, it's not just an indictment of wealthy people, wealth is not condemned in Scripture itself. Not at all, it's our attitude toward wealth or our use of wealth that is condemned. We're going to see that wealth is actually a blessing of God, according to the Scriptures. But in condemning the ungodly wealthy, what he's doing he's exposing in them essentially as he calls them to prepare for judgment, he issues four charges, as it were, four condemnations. He basically exposes four things that they're doing wrong that show this love of money, this ungodly, worldly heart that is forgetting God, and it's basically four things that they're doing wrong.

I just want to show you those and you can continue looking. We're going to look at the first today. In verses 2 and 3, he's dealing with the first which is the, we're going to call it, the hoarding of wealth. The first symptom of a heart that loves money is the hoarding of wealth. That's what you see in verses 2 and 3, your riches have rotted, your garments are moth-eaten, your gold and silver have rusted, and it's because you have stored up your treasure in the last days. You stored it up. That's the first one and we're going to look at that today. The next time, we're going to see, Lord willing, that he says you withheld in verse 4. The other thing that you've done is you've withheld the pay of the laborers who mowed your fields. You have kept back by fraud that which you should have paid. In essence, you've robbed those who've worked for you. That's the second charge he makes. The third charge is in verse 5, that is to live completely for pleasure, the pleasures of this world. You've lived luxuriously, a life of wanton pleasure, fattened your hearts in a day of slaughter. So the third is this completely self-centered pleasure-centered focus of life. And fourthly, you've condemned and put to death the righteous man. You've abused.

So there are these four charges and what he does is say, "Look, these are the things you're doing." So he tells us this as he speaks to the evil rich, the ungodly wealthy to whom he's writing in these verses. He's telling them that and at the same time warning us against the tendency to move in these same four ways. So basically he's giving us, in a sense, four, you could say four symptoms of the deadly disease of the love of money, four symptoms of this deadly disease known as the love of money. So we're going to look at the first symptom today which is hoarding, storing up, laying up. The King James says heaping up. The NASB that I'm reading, the New American Standard says stored up. The NIV says hoarding. So we're going to talk about this first symptom, that's the theme today. This is a symptom of the love of money which we need to recognize in our hearts and run from. That's essentially the theme of today's message: recognize this in your heart, run from it, and the way you run from it is you run to Christ. That's basically going to be our plan as we look at each of these symptoms, recognize this and run from it, which is essentially exactly what Paul tells Timothy to do in 1 Timothy 6.

I mentioned last time that one of the most misquoted verses in the Bible is 1 Timothy 6:10 and this is the way it's misquoted, "Money is the root of all evil." That's a misquote. That's not what the Bible says. The Bible does not say money is the root of all evil. 1 Timothy 6:10 says the love of money is a root of all sorts of evil. You see how different that is, right? It's not the money itself, it's the love of money. It's our attitude toward money that is the root of not all evil but of all sorts of evil. I mean, it's just very creative in the kinds of evil that it brings out. It's very serious. It's something to run from but it's not money itself, it's what our heart does.

Before we get into the outline today as we look at this first symptom, hoarding, I want to just mention two important preliminary observations. So these are two preliminary observations before we get into the outline and the first is that wealth is a blessing from God. Biblically we have to put this in context of the whole of Scripture if we're going to interpret it correctly and in the Bible we see wealth is a blessing from God. Proverbs 10:22 says this, "It is the blessing of the LORD that makes rich, And He adds no sorrow to it." 1 Samuel 2:7 in Hannah's prayer, she says the Lord sends poverty and wealth, he humbles and he exalts. So ultimately poverty and wealth are in the hands of God. I think this is one of the reasons, one of the ungodly reasons that people try through government to erase all distinctions in that they're trying to be God. God is the one who determines wealth and poverty ultimately. Now we have a responsibility too, the Bible also talks about that. A slack hand brings poverty, actually that's chapter 10, verse 4, Proverbs 10:4, a slack hand brings poverty but the hand of the diligent makes rich. So the Lord gives this balance. We're to work hard and we are to try to gain wealth to an extent, but it's why do you want it, what are you going to use it for? And ultimately the key is you've got to see it all belongs to God and you've got to use it for the glory of God, and when that's the case, then your wealth is truly a blessing.

So the first preliminary observation, I said, was wealth is a blessing from God. In fact, just to mention one more thing, just to show James doesn't believe that wealth is itself a curse, he mentions Job in verse 11 of the chapter we just read, "You have heard of the endurance of Job and have seen the outcome of the Lord's dealings." It's interesting, Job

is a very wealthy man, remember? He has lots of camels, lots of sheep, lots of donkeys, and so he's got lots of wealth. What happens? God takes it all away but in the end, what's the as he says, what's the outcome of the Lord's dealings? How does Job end? He's seen the glory of God and it's really interesting, God gives him back exactly double of everything he had in the beginning. He has twice as many sheep, twice as many camels, twice as many donkeys at the end of Job as he had at the beginning. So wealth itself is not evil, wealth is not the problem, it's the heart, and Job didn't even have a love of money in the beginning. God was just showing his glory in Job's life and God can do what he wants to do with whatever he wants to do. It all belongs to him and Job had to come to see that, essentially that was the issue. God was saying to Job, "I am God and you are not, and I will do as I will do and it's your job to worship me and trust me." And Job came to understand that through the book of Job.

Now, okay the first observation, wealth is a blessing from God. The second preliminary observation: because of our great sinfulness, we can turn the blessing of wealth into a curse. Because of our great sinfulness, we can easily turn the blessing of wealth into a curse. This is why Jesus gives warnings like it's harder for a rich man to enter, it's harder for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God. Or the story of the rich young ruler, remember, who would not repent and believe the Gospel because he had many things. Jesus said, "Go and sell all that you have." He knew that money was this guy's god, he identified it, and he said, "You need to lay it down and worship me," and the man wouldn't do it.

So the love of money is truly a root of all sorts of evil and we should flee from this. When Timothy says that in 1 Timothy 6:10, "the love of money is a root of all sorts of evil," he goes on to say, "flee from this, O man of God. Don't let this in your heart at all. Run from it." This is essentially what James is doing. He's telling us, "Recognize the love of money and flee from it, run from it."

So the first symptom of the love of money we're looking at today in verses 2 and 3 of James 5 is hoarding, storing up the things of this life; an inordinate desire to gather and accrue wealth. Now to look at this today, we're going to have two main points. We consider this first symptom, our whole message is on this first symptom today but two main points. The first is four questions to consider, and then secondly, four actions to take. So the first point is four questions to consider as we try to examine is this symptom, where is this symptom in my life? Is it here? How do I run from it?

Four questions to consider and the first question is: how do you know if you're hoarding. I'm sorry, that's not the first question, that's the question of the whole message. How do you know if you're hoarding? Are you hoarding? Then you have that symptom, now you need to run to Christ. That's the big theme, okay? So there's four questions that I think that can help us look at to see if we're hoarding. How do you know if you're hoarding? I mean, aren't you supposed to do some storing up? And the short answer is yes. It's appropriate to store up for retirement to some level. It's appropriate to lay up for the future at some level in this world even. How do we know that? Well, Proverbs 6:6-8, "Go to the ant, O sluggard, Observe her ways." See how she labors in summer for the winter.

She stores up. Or Joseph, the story of the salvation of the nation of Israel. In the seven years of plenty, they stored up the grain for the seven years of famine. So there's wisdom and prudence to certainly be exercised and so we should as have opportunity to make money, save for the times when we won't. We'll have years that we cannot make the money that we did. It's appropriate but the question is to look at our hearts, we need to see, to look a little more closely. When does prudent planning become ungodly hoarding?

So four questions to consider to look at that, okay? I think the first really flows right out of the text and that is are you storing up and are you wasting? That's really what he condemns specifically in these ungodly wealthy people, the ungodly rich to whom he writes. Are you wasting? Do you waste your wealth? Verses 2 and 3 that's what he's talking about. He mentions three aspects of these rich people's wealth, three components. He says, "Your riches have rotted and your garments have become moth-eaten. Your gold and silver have rusted." So it's riches, garments, gold and silver, are the three components of wealth, and those were basically a summary of the types of wealth that you had in those days. Riches refers primarily to crops, to grain, to livestock. Your wealth, riches in this sense, your wealth is composed of the riches that you have from the crops and the grain and the livestock. So he's saying essentially, "You have stored up all this grain and it's rotten. You've stored up all these vegetables and they're rotting. You've laid up so much that you could never possibly eat them. You've got all these perishable things and they're perishing before you even eat them." He says, "That's a testimony against you. In fact, that's going to witness against you. It's going to testify against you before God. You're storing up so much that you could never use. You have so many clothes that you can't wear them and the moths are eating them. You have so much food that you can't consume it, you can't eat it, and the bacteria are consuming it. Your gold and silver are becoming tarnished and unrecognizable, unusable. The things that God has given to be used are spoiled and ruined before they're used." He says when this is a symptom or this is evident in our lives, we need to pause.

This has caused me to think even about, you know, you have old clothes, we should make sure those clothes are used. We have too many clothes. How many clothes is enough? How many suits do you need? How many pairs of pants do you need? How many pairs of shoes do you need? And are you going to die? It's not he who dies with the most toys wins. That's not the Christian world and life view. That's a completely ungodly worldview, right?

So if we're wasting. You have things. I know there's some wisdom about, as a guy, most of us are less, maybe we have less clothes than our wives. You know, the walk-in closet. So often it's like you think it would be divided 50/50. Ours is not that far off, actually, but you still have more space than I do. But it's not necessary. I mean, we don't have the difficulties. I mean, you know, if we're going to some event, you have to wear a suit, you wear a suit, so it's like which tie to wear. Women will say, they'll look at this closet and say, "I have nothing to wear." You're like, "What are you talking about? Look at all that stuff in there." A lot of times they have good reasons for that. I understand it's more complex. I'm a guy, I know my limitations, but the question is we do have to ask is how much is enough and if we really realize that we have too much, we need to get rid of

things and give them away, and we don't need to do the expedient thing which may be to just sort of pack it away and just keep it for future years in case... I mean, what are we waiting for? Why is it in a box down in the basement? So the moths can eat it? We need to give it away.

Somebody could be using that and it's a godly mindset that sees that. Wait, here's a resource that can meet a need and as a Christian, we want to meet needs. In fact, that's what in Titus one of the characteristic differences of the people of God that's evident when you read Titus, Paul's letter to Titus, he mentions the word "good deeds" over and over and over, "good works" depending on which translation you're using. And that Jesus has come and the grace of God has appeared bringing salvation to all men, and it teaches us to die in godliness and to devote ourselves to good deeds; to be zealous for good deeds, to good works; to want to. Then later he says to do good deeds to meet pressing needs; that the believers as they grow in grace, as grace becomes more and more real to us, we see what we've received from God, our hearts overflow with gratitude and we want to express that gratitude to God and we realize that the way to express gratitude to Jesus Christ for what he's done is to praise him and to serve those he loves.

That's why, remember the glorious picture of the judgment that's given in the end of Matthew, the sheep and the goats. How is it that you know the difference between the sheep and the goats? How do you know the difference between the believer and the unbeliever? Jesus said he divides them apart and he turns to the sheep and he says, "You saw me hungry and you fed me, naked and you clothed me." And they said, "Lord, when did we see you hungry and feed you or naked and clothe you?" He said, "In that you did it unto the least of these, my brethren, you did it also unto me." And he turns to the goats and he says, "You saw me hungry and naked and you ignored it." When? When they saw believers and they didn't minister to them.

We minister to Jesus by ministering to his people. This is why we read a few weeks ago, remember what he said to Paul or Saul before Saul was Paul? He met Saul on the road to Damascus and what did he say? "Saul, Saul, why are you persecuting me?" Saul was persecuting Christians, followers of Jesus. He says, "When you persecute them, you persecute me. So when you do good to them, you do good to me." So the Lord says we need to not misuse our wealth. Are we wasting it? If things are rotting, the food is rotting before we eat it, that's something that we need to reevaluate. Be more careful. This is an opportunity to be wise.

So the first question, we're trying to see: am I guilty of hoarding? Is this symptom in my life, the first thing, are you wasting your wealth? Secondly, the second question on this first subpoint, four questions to consider, the second question is: are you trusting in your wealth? Are you trusting in it? I mean, why are you storing it up? Why do people store it up? They store it up because they trust in it. In fact, I think James has in mind so much of the teaching of his elder brother Jesus. Particularly in Luke's Gospel we see Jesus really expounding the dangers of wealth, that our hearts can turn the blessing into a curse. In chapter 12 of Luke, you might want to turn there. Luke 12. Are you trusting in wealth? Verse 13, Luke 12:13, "Someone in the crowd said to Him, 'Teacher, tell my brother to

divide the family inheritance with me." I need your help, Jesus, to deal with this family issue I have. My brother is withholding the inheritance. I need your help. And Jesus said to him, "Man, who appointed Me a judge or arbitrator over you?" That's really an interesting response. "Then He said to them, 'Beware, and be on your guard against every form of greed.'" He's saying the same thing James is saying. Jesus is saying, "Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions." And He told them a parable, saying, 'The land of a rich man was very productive. And he began reasoning to himself, saying, "What shall I do, since I have no place to store my crops?"' Here's a man that is coming into great wealth, great abundance of crops. So he says, "What shall I do," verse 17, "since I have no place to store my crops?" Then he said, 'This is what I will do: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, "Soul, you have many goods laid up for many years to come; take your ease, eat, drink and be merry." But God said to him, 'You fool! This very night your soul is required of you; and now who will own what you have prepared?' So is the man who stores up treasure for himself, and is not rich toward God." Jesus is warning and saying, "Don't trust in your riches. Don't trust in wealth. The wealth of this world is fleeting and temporary and you should not put your heart on it, you should not set your heart upon it." As he says elsewhere in Luke and also in Matthew, you can't serve God and mammon, you can't serve God and money. You have to serve God alone and have him first and then money as a tool to serve him. If you try to serve money and God, you'll serve money.

So this man was trusting in his wealth. I mean, he was living for this world. He was so focused on storing up, providing for more and more so he'd have ease and comfort and was trusting in his wealth. "Everything will be okay if I have enough money laid aside. I'm anxious about my future because I don't have enough money laid aside." As we said, it's wise to prepare for the future but what are you trusting in? If the Lord gives you wealth that you can prepare for the future, praise God. If he doesn't, praise him as well. It's interesting in the Lord's prayer what does he say we're to pray? Give us this day our daily bread. Even if you have money set aside in your 401k, you should still pray that way. You should discipline yourself to pray that way because, what? God can blow on your 401k and it's gone like that, right? It really is and we saw that back in '08 with the financial thing and how the markets went down and it can happen again. So we're not to trust in it. Do you trust in your wealth? Do you find yourself finding comfort in that that you should be finding in God? If you do, run from that.

So that's the second question, do you trust in it? The first was do you waste it? Secondly, do you trust in it? Thirdly, do you lust after it? Do you lust after wealth? This is essentially what happens when the heart is set on something. I'm using the word "lust" in the sense of intense desire and longing for and yearning for and striving after, consuming desire. That's the biblical idea of the word "lust," a desire and a yearning that consumes your thought process. Do you lust after it? Do you think about it? Do you constantly want more? And if that's the case, one of the ways you can tell that you are lusting is that you can never get enough.

We see this in the world, don't we? I mean, the rich are not happy. In fact, I've seen studies at different times, you know, that the unhappiest people on average actually are those that have too much money. I mean, they don't think they have too much money. They have so much and they're not happy. It doesn't make you happy to have money. It does make life easier. We might think we'd like to experience that for ourselves that it doesn't, let me have an opportunity to see that, but biblically we know it's true. Ecclesiastes 5:10. The writer of Ecclesiastes says, "He who loves money will not be satisfied with money." He who loves money and wants money won't be satisfied if he gets all that he wants. He won't be satisfied.

So the question here is are your thoughts, how much do you think about money? How much do you find yourself fretting or worrying? Now there's a place for responsible planning, budgeting, but are you able to do that with a sense of calm and comfort and trust in God? If not, labor to get that. If there's anxiety and fretting, the love of money, the seeds are there, and we need to run from it. There's that tendency to hoard it. You lust after it, you want more and more, you think about it continually.

So question 1: do you waste it? Do you trust in it? Thirdly, do you lust after it? And a fourth question that I think is probably the best diagnostic question of all is ask the Lord to help you search your heart and this is the question: how do I respond to real need around me? How does my heart respond? How do I respond to real need around me? Am I oblivious? I don't even see the need around me? Do I see the need and close my heart to it? There is a verse in Deuteronomy 10 that talks about that, don't be tightfisted or close your heart to the need of your brother.

How do we respond to the needs of those around us? I mentioned Job a little bit ago. You know how Job spends the first two chapters, he does so well with trusting God, and then the next 38 or so he struggles, and he's basically trying to argue with the friends that aren't really that good of friends who are accusing him that this is all happening because you sinned in some way that you're not coming clean on. Job is basically defending himself and as he does, though, he tells us about his character and in chapter 31, verse 16, he tells us about his own character. He was not a man who loved money. He didn't lose his money because he loved it. Nothing in the text would tell us that. In fact, Job as we said at the very beginning of the book, he was an exemplary follower of God. Fearing God, turning away from evil. Chapter 31, this is what Job is like, verse 16. Basically he's saying to the Lord and in the presence of his friends, "If I have kept the poor from their desire, Or have caused the eyes of the widow to fail, Or have eaten my morsel alone, And have not shared it with the orphan." The idea is if I have done that, if, "If I have seen anyone perish for lack of clothing, Or that the needy had no covering," if I have done these things, then I deserve what I got and that's what he's basically saying, and what he's arguing is, "I have not. I have tried. When I have seen the orphan, I have tried to reach out and minister to him. I've responded to the needs of those around me. I have not eaten my morsel alone. I've wanted to share the good things that I've had." That's the godly heart that we should have, that out of the abundance we enjoy it with thanksgiving and we share it with those around us, especially with those in need. So how do I respond in need? That's the question.

Another passage in Luke, Luke 16:19-21 tells us a story, actually beyond verse 21, tells the story of the rich man and Lazarus. Remember the story that Jesus tells about a rich man and Lazarus? The rich man, he basically is living a life of wanton pleasure. It sounds a lot like what James is talking about. He's at ease, comfort, and there's a man named Lazarus that is placed, it says, is placed at his gate, he's a poor man covered with sores, and the poor man is poor and he just wishes, he longs to be able to eat the crumbs that fall from the rich man's table but the idea is the rich man is oblivious to the need or does not care, hardens his heart to the need. So Jesus then tells that the two men die, Lazarus is in the comforting bosom of Abraham, saved, and this rich man with his cold unfeeling heart is in basically Hades and in the place that predates hell, great torment. What was the rich man, his heart was evidenced in the fact that the need was around him and he didn't see it. He didn't care.

The one who loves God must love his neighbor. That's what James is trying to get us to look at. How do we respond to needs around us? In fact, he dealt with this directly in chapter 2 when he was talking about faith and works. He said in verse 15, he introduces it in verse 14, "What use is it, my brethren, if someone says he has faith but he has no works?" Remember the idea is that true saving faith in Christ will evidence itself in good deeds, a changed life. Not perfectly, no, but over time there's change. He says if you say you have faith and there is no change, can that faith save him? Then the first illustration he uses, this is chapter 2, verse 15, "If a brother or sister is without clothing and in need of daily food, and one of you says to them, 'Go in peace, be warmed and be filled,' and yet you do not give them what is necessary for their body, what use is that?" You give the expression that you want to help them but you do nothing actually tangible. What is that?

John in 1 John 3 basically says something similar. He says if you can see your brother in need and you don't minister to him, you don't give them what they need, how can the love of God abide in you?

So we see the need of our brothers and sisters, is our heart moved? Do we act? Even to those unbelievers around us, is there a generosity of heart, a willingness to consider? I know there's complexity, you know, do you give everyone money that asks you for money and you know sometimes they're going to just use it for drugs or alcohol or whatever. There's a grace and wisdom about that but I think what we need to do, I know that I have a tendency and I've been convicted about this even before this passage in recent months but this is really just kind of turned the knife on me, is that sort of recognize and you can, you automatically know this person is probably up to no good and just wanting money for alcohol or drugs. You can tell from sort of looking at him and through the years as a pastor, I've had, we've had many people stop at the church, ask for money, and our tendency is to be generous. We try to be wise and if they want gas, we go with them to fill up their car with gas or we give them a gas card or something like that. But on average I think we've been taken a lot. I think we've been taken a lot probably by people that really, we've had some people show up with the same story six months later, "My child broke their arm." There was one that was either a broken arm or a broken leg, I can't remember, it was about 10 years ago and, "This just happened and we need help."

Six months later the same person came back with the same exact story. What a coincidence. "Another one of your children broke their leg? Unbelievable. What are the odds?" Well, there are people working the system, gaming it and all that, but I think what we have to pray for in those moments is, "Lord, may my heart be generous. Even if I don't give them money, may my heart be generous to love them and care about them and speak some way a blessing to them and be open to you, that if I should give something, I give it and I don't worry about it. I'm not accountable ultimately for the fact that they may be deceiving me." We should probably err on the side of generosity, right?

But the thing is, even when we say, "No, I can't give that to you," is our heart... I mean, Peter even said that, "Silver and gold have I none, but such as I have give I you. In the name of Jesus Christ, rise up and walk." To the lame man that came to him. I may not have the money or we may feel like it's not really the good thing for you, "I can't do that but, Lord, help me minister some way to them. Help me love them." Point them to Christ. And if I give them something, help me definitely point them to Jesus. "I don't know if you're being honest with me or not, but this is an expression, I'm doing this because Jesus Christ has been so good to me. He saved me from my sins and he'll save any who call upon him and I hope that you will know him truly in a saving way."

So how do we respond to needs? Now, we're going to hit the second point pretty quickly, four actions to take. We'll have some time to work on this next week as well, but let me just hit these very quickly so listen and write quickly if you're taking notes.

You know, when we put something off, if we're loving money, we sense the love of money in our hearts, the Bible is constantly telling us to put off a sinful action by putting on a godly action. Put off and put on, Ephesians 4:22-24, and you see this pattern throughout the New Testament. So if I'm wanting to hoard, I'm wanting to hold, what do I need to do? I need to replace that with giving. Rather than lusting, I need to be thankful and give generously.

Here are the four things. First of all, we need to regularly and consistently give over everything to God. Everything that we have, and I say give it to him, if we really saw it correctly, we're just acknowledging that he owns it all. It's not really giving but I think it's good for our hearts to say, "Lord, everything I have is yours," and to make that emphatic and regular. "What I have belongs to you." And even as you're dealing with a complicated situation, this is a good way to do it, if somebody is asking you for money, should I give or not, "Lord, this money is yours. What should I do? If you want somebody to take your money and buy alcohol with it, that's up to you." I mean, it's a tough call, right, and you look for wisdom but that attitude is foundational.

Everything belongs to you and when we're not thinking that way actively, we're actually embezzling from God. What is embezzlement? It's when you're entrusted with money and you take it for your own use. Like an accountant that steals money from his employer, he takes stuff that belongs to someone else and takes it for their own purposes. The Bible makes clear that everything belongs to God. Psalm 24:1, "The earth is the Lord's and the

fullness thereof." Everything. He owns everything already. He owns me and you. From the foundation of the world he's owned everything.

Then if you belong to Jesus Christ, he owns you twice. He's bought you back with the blood of Christ. 1 Corinthians 6:20 says you have been bought with a price and you are not your own. Our bodies are the temple of the Holy Spirit. We've been bought with a price. We're not our own. We've been redeemed off the slave block. We were slaves of sin and Jesus paid a price for us and bought us for himself but we are not our own. James began this letter, not James the brother of Jesus, the half-brother of Jesus as he is, he said, "James, the slave of Jesus Christ." He's his bondservant. That's just a pretty way of saying slave. "James, the slave of Jesus Christ."

So we remember that we're slaves and we need to regularly and consistently remember that and give everything we have back to God. "I'm simply your slave, your servant. It belongs to you and that means I'm just a steward. I'm not an owner. I own nothing." I like what Job said, remember when he lost everything? "The Lord gave, the Lord has taken away. Blessed be the name of the Lord." But first of all he said, "Naked came I from my mother's womb and naked shall I return." He's basically saying, "I brought nothing into this world and I will take nothing out." So I own nothing. I'm only given what I'm given from God to use for his purposes. So regularly and consistently give it over to God.

The second action to take, our second main point, number 2B is daily look for opportunities to give it away. Be ready just looking for opportunities. "Lord, help me be mindful of how I can give to further your kingdom. Who might be around me in need? I've got things, if I have things, I have something extra, who might need this?" Just to be asking the question deliberately and looking for that and cultivating a mindset like that.

So we regularly and consistently give everything back to God; secondly, we daily look for opportunities to give it away; thirdly, we should always be reminding ourselves that we're going to have to give account. We're going to stand before God one day and give an account for everything. We're stewards and a steward, it's required of a steward that we be found faithful. The Lord wants to know how we use his stuff for his purposes.

The parable of the talents in Matthew 25 is a good passage to meditate on. We're not just to hoard it. We're not just to keep it. Remember the guy, the evil servant in that story didn't want to spend anything. He kept it. The talents, it's really interesting, the one guy who had 5 talents is probably worth about 7 million dollars, 5 talents of gold is what I read, online anyway. It must be true, it's online. Seven million dollars. The guy with 2 talents, about 3 million, 2.8 million dollars. The guy with 1 talent, 1.4 million. "Here's the money, you guys go out and make me more money." There's a day when the master comes back and he says, "Give an accounting." Remember the first guy has doubled it? Instead of 7 million, he has 14 million, 5 talents, 10 talents. The guy that had 2 talents has 4 talents, instead of 3 million, he's got 6 million. The guy who had 1.4 million says, "I give you back your 1.4 million," and the master says, "You wicked servant. I didn't give it to you to hold onto it, to hoard it, I gave it to you to use it for my purposes."

That's the sense, that really when you go back to the picture in James, food, what is food meant for? Why did God make food? To be eaten. Well, see that it's eaten. Why does God give us clothing? So that people might wear it; that they might have shelter from the cold when it's cold, cover their nakedness. Clothes are made to be worn, food is made to be eaten, and money is made to be spent. We can get carried away with the spending and spend money we don't have but basically, though, it doesn't change the fact that money is made to be spent. We're not trying to get to heaven and tell God we held onto everything we had until the end and we died with a bunch of money. We should use it for his kingdom.

So we're going to give an account and, finally, the last, the fourth action to take is to keep your focus continually on the gift of God. We're to give it, all our money to God; we're to be ready to give it away; we're to realize we're going to give an account to God; and we should keep our eyes on the gift of God and the gift of God is Jesus Christ. The way that we become generous is by continually looking at how generous God has been to us and a great verse to meditate on is 2 Corinthians 8:9, remember the Lord Jesus Christ, "that though He was rich, yet for your sake He became poor, so that you through His poverty might become rich." And if you belong to Jesus Christ, you are rich. You are rich in what really matters which is you're rich in a heavenly reward, you're rich in being a child of God, you're rich in an eternal home in heaven that will never pass away, and you have all the blessings of heaven now at your disposal. You are rich and you're rich because he became poor. So we keep looking at Christ as we examine our hearts. That's what God wants us to do.

Let's go to the Lord in prayer.

Father, we thank you for the greatness of our salvation. We confess our great need of your Spirit to keep searching us and your word to keep searching us and showing us areas in which we are loving the things of this world. We just confess right now the things of this world are passing away. We don't want to have our hearts attached to them. We want to lay up for ourselves treasures in heaven. We want to store up and hoard up things for you in heaven by spending ourselves in this life. Help us, Lord, to be more generous. Help us to be more sensitive. Help us to be more loving, especially of our brothers and sisters but to all that we come in contact with. We pray this in Jesus' name. Amen.