

**DON'T BE INFLUENCED BY AFFLUENCE****JAMES 1:9-11, 2:1-7, 5:1-6**

What's the most difficult kind of conversation you can have? Everyone knows there are a few hot-button topics that can make any conversation go nuclear. Religion. Health. Politics. Death. What's the most difficult one? A survey from Well Fargo a few years ago found one clear winner: money. 44% of Americans point to personal finances as the most challenging chat anyone can possibly have. Even the difficult topic of death, which you might expect to top such a survey, came in second at 38%. And even behind were politics at 35% and religion at 32%. Guess what? I get to talk to you today about both money and religion! Whoopee!

James had several passages in his letter that focused on rich people and poor people. I want to read those passages back to back right now. James lived at a time when you got to be wealthy in one of three ways. You were a Roman ruler of some kind; you were part of the Jewish priestly establishment; or you had figured out some other way to avoid manual labor as the way to survive and provide for your family. James also lived at a time when rich people, by in large, got to be rich and maintained their wealth by exploiting and taking advantage of people. Wealthy people had the upper hand everywhere. They did everything possible to keep it that way including what we would consider illegal and unlawful. Economic injustice and oppression is alive and well today, but on the whole we live in a society and culture that's fairer than James' context. I'm not suggesting we're even close to having a level playing field today, but it's far better than what was happening 2,000 years ago.

We know from other New Testament passages that the church James pastored in Jerusalem was made up of a sizeable number of Christians who were economically poor. Indeed, most of the first followers of Jesus were poor because those were the ones who heard Jesus gladly. Very few rich people had any use for Jesus because following Him meant a whole new attitude toward their wealth. When James spoke about the "rich" of his day and time, he was likely referring to the Jewish priests in Jerusalem. Because they were also the religious leaders, they saw these Christians as heretics to be persecuted. So a significant number of people in James' congregation were getting mistreated for two reasons: they were poor and the poor were just taken advantage of routinely and, also, they were followers of a false Messiah, Jesus of Nazareth – or so the economic and religious elites believed.

Now, I share that background, because if you just heard or read what James said here, you might come to the conclusion God hates all rich people or that it's impossible to be a follower of Jesus and have wealth of any kind. And that would be a big problem for us. Why? Because by almost any definition, everyone in this room is rich or wealthy. I realize there are big differences in our own congregation in terms of income or net worth; nevertheless, all of us here today are in the top 1% of people who have ever lived or who are living today in terms of material possessions. You might not think of yourself as wealthy, but when you start to compare yourself to people past and present all over the world: you're stinkin' rich and so am I! James had a lot to say about...

## HOW WEALTH BECOMES A CURSE.

Because we live in a culture that worships wealth, it might be hard for us to imagine how wealth could ever be something bad. But James said wealth can mess up our lives. First, wealth is a curse when it becomes my ultimate security. James said, “They (the rich) will fade away like a little flower in the field.” (Jam. 1:10 NLT) James reminded us life is short, uncertain, and we human beings are always vulnerable. You’re a fool if you put ultimate security in something you can lose. Instead, real wisdom is when you put your security in something you can never lose. And a relationship with God through Jesus is the only thing you can never lose.

Elsewhere the Bible says, “Teach those who are rich in this world not to be proud and not to trust in their money, which is so unreliable. Their trust should be in God, who richly gives us all we need for our enjoyment.” (1 Tim. 6:17 NLT) Wealth is uncertain. The stock market goes up and down. Property values go up and down. Wealth can be squandered, stolen, or used up to meet expenses you never intended. We can’t take a dime of it with us when we die. Jesus put it this way, “Don’t store up treasures here on earth, where moths eat them and rust destroys them, and where thieves break in and steal. Store your treasures in heaven, where moths and rust cannot destroy, and thieves do not break in and steal.” (Mt. 6:19-20 NLT) The rich in James’ day were not doing what Jesus commanded; instead, they were doing what He prohibited. Wealth is a curse when it becomes my ultimate security.

Second, wealth becomes a curse when it justifies hoarding. James said this about the rich people in his day, “This corroded treasure you have hoarded will testify against you on the day of judgment.” (Jam. 5:3 NLT) Of course, the Bible supports saving your money as a part of responsible financial management. But when someone makes saving the excuse for why they can’t tithe to the Lord’s work or help someone who’s in need, then saving has become hoarding. That’s just good, old-fashioned selfishness. When we hoard money, we reveal only too clearly we’ve bought into the world’s value system. The famous psychiatrist, Dr. Karl Menninger, once asked a very wealthy patient, “What are you going to do with all your money?” He said, “Just worry about it, I guess.” Menninger asked him, “Do you experience much pleasure out of worrying about your money?” His patient sighed and said, “No, but I feel such terror when I think of giving any of it away.” Reflecting on his patient’s words, Menninger said, “Generous people are rarely mentally ill.” Wealth is a curse when it’s hoarded.

Third, wealth becomes a curse when it justifies a self-indulgent life. James said, “You have spent your years on earth in luxury, satisfying your every desire.” (Jam. 5:5 NLT) The rich in James’ day enjoyed the luxury of their wealth in a kind of “in your face” or “look at me” way when it came to other, less fortunate people. No restraint. Every whim and desire fulfilled. You might be saying, “I can’t be self-indulgent, because I don’t have enough money to hoard even if I wanted to.” There are other ways for any and all of us to be self-indulgent. When we overspend, get into debt, or otherwise misuse money, so we don’t have enough to tithe or help those in need, we’re being self-

indulgent. When we live beyond our means, buy things we don't need or even really want, we're being self-indulgent. Wealth is a curse when it justifies a self-indulgent life.

Here's another way wealth becomes a curse: when it negatively affects how I relate to other people. James zeroed in on two ways that can happen. First, I show favoritism based on someone's income. In the 2:1-7 passage we read earlier, James imagined those first Christians getting together for a worship service. The majority of them were economically poor and of low social status. But one day in walked a wealthy man. He was greeted and personally escorted to the best seat in the room. He was followed in by another visitor who was obviously poor. The welcome team allowed him to find his own seat on the floor. James just lit them up! He pointed out how their actions weren't even rational. The rich were a group of people looking to take advantage of them every day of the week! Why show them favoritism? They forgot Jesus was Himself poor - at least during His years of ministry - because He depended on others to provide for His needs and the needs of His disciples. In addition, Jesus was known for being impartial. He refused to play favorites and certainly not because of someone's income! We can still be guilty today of catering to wealthy people: in our personal lives, at church, wherever. We, too, think being the friends or rich people might end up benefitting us in some way. Likewise, we can ignore poor people and push them aside.

A second way wealth can negatively affect how I relate to people is using it to exploit or oppress others. Perhaps there was greater opportunity back in James' day, but we need to hear it again today. God despises economic injustice and there's still plenty of it in our country and around the world. James said, "Isn't it the rich who oppress you and drag you into court?" (Jam. 2:5 NLT) In James' day, if you owed someone money and you were a little late in paying off your debt, your creditor could do a citizen's arrest on you and drag you off to some court where you might be thrown into jail right then and there. No fairness. No compassion. It was easier back then to withhold payment from a worker and get away with it. "Hear the cries of the field workers whom you have cheated of their pay. The cries of those who harvest your fields have reached the ears of the LORD of Heaven's Armies." (Jam. 5:4 NLT) Then, because the rich in James' context were probably priests, they were the ones who persecuted his church members for being followers of Jesus and blasphemed the name of Jesus. "Aren't they the ones who slander Jesus Christ, whose noble name you bear?" (Jam. 2:7 NLT) Wealth is a curse when it negatively affects how I relate to other people.

Fifth, wealth becomes a curse when it keeps me away from God. James said something that probably bothers most of us, "Hasn't God chosen the poor in this world to be rich in faith? Aren't they the ones who will inherit the Kingdom he promised to those who love him?" (Jam. 5:5 NLT) It almost sounds like reverse favoritism. Does God really prefer poor people to rich people? Are poor people just closer to God than rich people? James was stating a simple fact as he saw it. The very first believers were, by and large, poor. It just seemed like the poor were favored by God because they were the ones responding and getting saved first. The good news about Jesus offered so much to people who were economically poor, while it demanded so much

from those who were rich. When you look all over the world, it's still the case poor people respond more quickly to Jesus than rich people. The Bible puts it like this, "Remember, dear brothers and sisters, that few of you were wise in the world's eyes or powerful or wealthy when God called you. Instead, God chose things the world considers foolish in order to shame those who think they are wise. And he chose things that are powerless to shame those who are powerful." (1 Cor. 1:26-27 NLT)

The Bible doesn't teach God prefers poor people, but wealth does have a way of putting up barriers between you and God. Remember what Jesus said. "It is easier for a camel to go through the eye of a needle than for a rich person to enter the Kingdom of God!" (Mk. 10:25 NLT) Wealthy people are the first ones to put their ultimate security in money, to hoard their wealth selfishly, to be self-indulgent, and to treat other people negatively because of their wealth. Jesus simply stated the obvious. And James simply observed, ironically, that the poor can be rich in what matters most – faith in Jesus - while rich people can be content to stay poor in what matters most - putting their trust in Jesus. Wealth is a curse when it keeps me away from God and it has the power to do it. Now, let's switch gears right here and think for a few minutes about...

### **HOW WEALTH BECOMES A BLESSING.**

James had nothing good or positive to say about material wealth in his letter. Not one thing. It's very important to hear and receive what he said, because it was inspired by the Holy Spirit. But we have to go to other Scriptures to find the positive – how wealth can be a blessing. A complete review of Scripture on wealth and money reveals it's not a sin to have money, wealth, or possessions. After all, many of the Bible's greatest characters – Abraham, Job, David – were uber-rich. They loved God, walked with God, and were used by God to bless others. Nor does the Bible discourage acquiring wealth as long as it's done honorably and not because you've exploited people. In fact, it can be reasonably expected that if you and I obey God in our personal lives and practice common sense financial management, in most cases – not always, not automatically, not as some kind of guarantee – we will enjoy financial blessing.

Wealth becomes a blessing when I refuse to make it the goal of my life. Jesus made it very clear what should be the goal of my life and yours, "Seek the Kingdom of God above all else, and live righteously, and he will give you everything you need." (Mt. 6:33 NLT) Maybe you've felt like a former professional golfer who said, "I'm working as hard as I can to get my life and my cash to run out at the same time. If I can just die after lunch on Tuesday, everything will be perfect." When wealth becomes the goal of my life, I will become preoccupied with money and acquiring greater wealth. Money and possessions don't deserve to be first in my life. Only Jesus and His Kingdom deserves that place. I love this quote: "Money will buy a bed but not sleep; books but not brains; food but not appetite; finery but not beauty; a house but not a home; medicine but not health; luxuries but not culture; amusements but not happiness; religion but not salvation--a passport to everywhere but heaven." Wealth is a blessing when I refuse to make it the goal of my life.

Wealth becomes a blessing when I realize it has no eternal value. Back in James' day, there were three sources of wealth: food, clothing, and precious metals like gold and silver. What inevitably happens to food? It spoils. What happens to clothes? They wear out or get eaten by moths. I'm sure James knew that gold and silver don't actually rust, although silver can tarnish. It was just his way of underlining the fact that what most human beings treat as indestructible and infinitely precious doesn't have any lasting value. Both rich people and poor people learn soon enough that money – neither its presence nor its absence – prevents life's troubles and trials. It doesn't get us out of them or get us through them. Hard times come to everyone, and what gets us through them best is a relationship with God through His Son, Jesus. Wealth is a blessing when I realize it has no eternal value.

Wealth becomes a blessing when I realize it all belongs to God. The Bible proclaims that profound fact. "The earth is the LORD's, and everything in it. The world and all its people belong to him.... 'All the world is mine and everything in it.'" (Ps. 24:1, 50:12 NLT) Do I live every day in light of that reality? Nothing is actually mine. Everything is on loan from God to be managed with His guidance and direction. If you're a follower of Jesus, you own nothing. That truth needs to be reflected in your wallet and checkbook. Instead, we can be like the little boy standing in the hallway outside his Sunday School classroom crying his eyes out. What was wrong? He pointed back to the classroom and said, "That teacher took my nickel!" Sometimes we display the same attitude in our giving to the Lord's work – as if God is taking something away that belongs to us. The truth is all we have belongs to Him. The amazing thing is how much He allows us to use for ourselves!

In 2012, Robert Kraft, the owner of the New England Patriots football team, revealed that Russian president, Vladimir Putin, stole one of Kraft's \$25,000 Super Bowl rings. Don't feel too bad for Kraft—he has several more and he just got another one two weeks ago! Back in 2005, when Kraft was visiting Putin at the Kremlin, he made the mistake of showing the Russian leader one of his Super Bowl rings. Kraft took it out and handed it to the Russian leader, who put it on his finger and said, "I could kill someone with this ring"—because it was so massive. Then, according to Kraft, Putin put it in his pocket, his KGB guys surrounded him, and they walked out—with Kraft's ring! It even had Bob Kraft's name engraved on it! Kraft talked to the State Department. They encouraged him—in the interest of U.S.-Russian relations—to lie and say he gave it to Putin as a gift. But Kraft finally broke his silence in 2012. Kraft did give Putin his ring—temporarily, to borrow for a few moments. He intended for Putin to use it for a few moments, put it on his finger, and admire it. But he did not intend for Putin to act as if this ring belonged to him! Isn't that what we're tempted to do—and too often do—when it comes to our material possessions? God calls us to manage finances, possessions, and property that belongs to Him, but we act like it belongs to us. Wealth is a blessing when I realize it all belongs to God.

Here's another way wealth becomes a blessing: when it positively affects how I relate to other people. Obviously, I refuse to use money in any way to gain an advantage

over someone, or to exploit someone, or to defraud someone. Instead, I use my money to bless others, to meet legitimate needs they can't meet themselves, and to be a channel of the Lord's compassion. The Bible says, "Tell them (the rich) to use their money to do good. They should be rich in good works and generous to those in need, always being ready to share with others." (1 Tim. 6:18 NLT) In addition, I treat people impartially. No favoritism. The message I hear from James comes through loud and clear: don't be influenced by affluence. Don't cater to wealthy people because they have money. Don't ignore poor people because they have little. Instead, treat anyone and everyone the same regardless of their net worth: with deep respect and courtesy. Wealth is a blessing when it positively affects how I relate to other people.

Finally, wealth becomes a blessing when I practice biblical stewardship. What's that? First, it means I submit my finances to the Lordship of Jesus. I acknowledge He has the very same authority over my money that He has over my beliefs, my morals, and my behavior. I don't put a fence around my finances and tell God, "Keep out!" Instead, I invite God to guide and lead me in how to acquire money, spend money, and give money in ways that honor Him. Second, biblical stewardship means becoming generous. After all, all my money belongs to God not to me. So, I'm generous in giving to the Lord's work here at KRBC and elsewhere as well as to those who come into my life and have some kind of practical need I can alleviate. The Bible says, "The generous will prosper; those who refresh others will themselves be refreshed." (Pro. 11:25 NLT) "God will generously provide all you need. Then you will always have everything you need and plenty left over to share with others." (1 Cor. 9:8 NLT)

Third, biblical stewardship starts with the tithe. The Bible says, "The purpose of tithing is to teach you always to put God first in your lives." (Dt. 14:23 TLB) I am fully aware that giving 10% of your income to the Lord's work can be a real challenge. Most followers of Jesus don't do it. Here's one way to look at it. How can I know if I'm being sacrificial, committed, or generous in my giving? If I have no objective standard, then I get to define what it means to be sacrificial or generous based on my own subjective feelings. I believe God has made obedience to Him in this area of our lives somewhat definable. When we tithe, we start to practice biblical stewardship. Now, it may not end there. God may want you or me to give more than that – 20% or 50%. I know of some wealthy Christians who practice reverse tithing. What's that? God has blessed them so much that they can live comfortably on 10% of their income and give 90% to the Lord's work. But to give back to the Lord faithfully and cheerfully at least 10% of our income is one good way to measure if you are being a biblical steward. Wealth is a blessing when I practice biblical stewardship.

Richard Stearns apparently just retired after 20 years as the President of World Vision, a global Christian relief and development organization working in about 100 countries. He tells a remarkable story of how God taught him a lesson in biblical stewardship. Back in 1987, the largest, single-day stock market crash since 1929 took place. In one day Richard and his wife, Renee, lost more than one-third of their life's savings and the money they'd put aside for their kids' college education. Stearns was horrified and

became kind of obsessed, each night working past midnight, analyzing on spreadsheets all that they'd lost, and the next day calling in orders to sell their remaining stocks and mutual funds to prevent further losses. Of course, that turned out to be the absolute worst thing he could have done. Stearns was consumed with anguish over their lost money—and it showed. One night, Renee came and sat beside him. "Honey," she said, "this thing is consuming you in an unhealthy way. It's only money. We have our marriage, our health, our friends, our children, and a good income—so much to be thankful for. You need to let go of this and trust God." But Stearns didn't want to let go of it. He told her he felt responsible for their family and that she didn't understand. It was his job to worry about things like this.

Renee suggested, instead, that they pray about it—something that hadn't occurred to Richard—so they did. At the end of the prayer, to Richard's bewilderment, Renee said, "Now I think we need to get out the checkbook and write some big checks to our church and ministries we support. We need to show God that we know this is His money and not ours." Stearns was flabbergasted at the audacity of this suggestion, but in his heart he knew she was right. So that night they wrote out some sizable checks, put them in envelopes addressed to various ministries, and sealed them. Stearns says that's when he felt the wave of relief. They'd broken the spell money had cast over him. It freed him from the worries that had consumed him.

Money, wealth, possessions. They can be a curse or a blessing. By God's grace and through the power of the Holy Spirit, let's have a relationship with wealth that results in His blessing.