Tonight as we continue with our study of the Book of James I would like for you to please turn with me in your Bibles to James the fifth chapter, and let’s read verses 1-6.

James 5:1-6

PRAYER

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INTRODUCTION

OBJECT LESSON: A $20 bill

I hold in my hand a twenty dollar bill. This twenty dollar bill is neutral in other words it is neither good or bad. What makes this twenty dollar bill good or bad is how I use it.

I can put this twenty dollar bill in the offering plate at Church. I can use this twenty dollar bill to help feed the hungry. I can use this twenty dollar bill to help orphans in a Children’s home. I can use this twenty dollar bill to help support the work of a missionary or to buy Bibles for a missionary to distribute to those who have never heard the gospel.

To use this twenty dollars for any of those things would be GOOD!
But let’s say on the other hand, I use this twenty dollar bill to place an illegal bet on a ball game or an illegal dog fight. Or let’s say I use this twenty dollar bill to solicit a prostitute………Or let’s say instead of using this money to help meet the needs of my family I waste it on a lottery ticket or a slot machine hoping to strike it rich…………or let’s say I use this twenty dollar bill to buy alcohol so me and my buddies can get drunk on Saturday night………or let’s say I use this twenty dollar bill to buy illegal drugs on the street. (which by the way, I don’t know if you heard the report this week, but 98% of all paper money in circulation in the U.S. right now contains traces of cocaine. )

If I used this money to do any of those things, I would be misusing this money wouldn’t I?

You see, money itself is neither good nor bad. It is neutral. Its what you and I do with money that matters.

If you have been with us throughout this series, you know James has brought up this issue of wealth a number of times.

James 1:10,11  But the one who is rich should take pride in his low position, because he will pass away like a wild flower. 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 man will fade away even while he goes about his business.

And remember in JAMES 2:1-12 James warned us about showing special favoritism toward THE RICH in the Church.

In last week’s message in JAMES 4:13-17 James issued a stern warning to the Christian who is so obsessed with making money that he leaves God out of his life‘s plans.

And now in these first six verses of James chapter five, James talks about “The Many Perils of Worshipping The Almighty Dollar.”

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The perils of POVERTY are well documented.

-35,000 children die each day from malnutrition and starvation.

-40 million people die each year from poverty’s perils such as lack of food, shelter, clothing and medical attention.

-America is considered to be one of the wealthiest nations in the world, yet 3.5 million Americans are homeless. That’s 1% of the population.

-36 million Americans live beneath the poverty line which is $8,500 annual income for one individual……$11,610 annual income for two people…….and under $18,000 a year for a family of four.

But do you know the Bible says a whole lot more about the perils of WEALTH than about the perils of POVERTY?

Paul tells us in I Timothy 6:10  
*For the LOVE of MONEY is a root of all kinds of evil. Some people, eager for money have wandered from the faith and pierced themselves with many griefs.*

Jesus warns us in Matthew 6:24  
*“No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and money.”*

Jesus also warns us in Matthew 19:23,24  
*“I tell you the truth, it is hard for a rich man to enter the kingdom of heaven. Again I tell you, it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God.”*

Solomon tells us in Ecclesiastes 5:10  
*“Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income.”*
It was **THE LOVE OF MONEY** that drove Achan to take the forbidden treasures of Jericho, which resulted in his execution as well as the execution of his whole family.

It was **THE LOVE OF MONEY** that drove Delilah to betray Samson into the hands of the Philistines.

It was **THE LOVE OF MONEY** and material things that took Solomon down a path that led him farther and farther away from God.

It was **THE LOVE OF MONEY** that prompted the Prodigal Son to ask his father for his share of the inheritance so he could go blow it on wild sinful living in the far away country.

It was **THE LOVE OF MONEY** that caused the Rich Young Ruler to sorrowfully walk away from Jesus that day.

It was **THE LOVE OF MONEY** that drove Judas Iscariot to betray Jesus into the hands of the enemy.

It was **THE LOVE OF MONEY** that drove Ananias and Sapphira to lie to the Holy Spirit and cheat their own Church.

*Do you love money?*

*Do you worship the Almighty Dollar?*

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**T R A N S I T I O N INTO JAMES 5:1-6**

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I think when we read these first six verses of James chapter five, its real easy to dismiss ourselves from this scripture as though James is just talking to those who are very wealthy which doesn’t apply to any of us, RIGHT? Are you sure about that?

Let me give you something to chew on for a minute………

If you lived in Ethiopia your average annual income would be $710. If you lived in Kenya it would be $1,020. If you lived in Haiti your average annual income would $1,630. If you lived in Bangladesh it would be $1,870. If you lived in India your average annual income would be $2,880. If you lived in China your annual income would be about $4,990.

The average annual income of an American is $37,500, ranking us third out of 208 countries.

Compared to the rest of the world, even the poorest among us are very rich. So let’s just assume for the time being that when JAMES addresses those who are RICH, he’s talking to you and me.

In these verses JAMES warns us about three perils or three pitfalls we must avoid when it comes to our wealth.

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First of all James warns us against………

I. The Peril of Selfishly Hoarding Our Wealth  vs. 1-3

1. How foolish it is to believe happiness and contentment can be found in great wealth.

John Rockefeller was one of the wealthiest men in America in his day, and yet before he died he said, “I have made many millions, but they have brought me no happiness.”
William Henry Vanderbilt of the famous Vanderbilt family who built the Biltmore Estates in Asheville, said “The care of $200 Million is enough to kill anyone. There is no pleasure in it.”

John Jacob Astor, the very first millionaire in America, said, “I am the most miserable man on earth.”

Henry Ford, founder of the Ford Motor Company and one of the wealthiest men of the early twentieth century said, “I was much happier when doing a mechanic’s job.”

Andrew Carnegie was the richest man in the world in the mid to late 1800’s, yet he said, “Millionaires seldom smile.”

2. I believe every one of these men could testify to the truth of what James says in VERSE 1......

   Now listen you rich people, weep and wail because of the misery that is coming upon you.

3. In verses 2, 3 James reveals the truth about what happens to our WEALTH when we try to hoard it.

   vs. 2 Your wealth has rotted, and moths have eaten your clothes.

   What does James mean when he says, “your wealth has rotted.” Just ask anyone who recently lost hundreds of thousands of dollars they had stashed away in a 401 K or invested in the stock market and they can tell you exactly what it means to see your wealth rot. I know a man who saw $90,000 he had in a 401 K virtually vanish into thin air.
And its not just money we hoard. How about clothes the clothes we hoard? I would venture a guess most all of us have more clothes stashed away in our closets we’ll likely never wear again. So why do we hang on to them? Why do we just hoard these things in a closet so the moths can eat them up, when there are multitudes of people in the world who have virtually nothing.

Illustration: I have told you on occasion about my trip to India back in 2007. After seeing the extreme poverty there, the hunger, the nakedness, and the sickness, I decided to leave all the clothes and shoes I took with me over there so they could be distributed to anyone who needed them. I just came home with the clothes on my back.

I’m sure you have all seen that CAPITAL ONE Commercial on TV, the one that asks the question: “What’s In Your Wallet?” Let me ask you something. “What’s In Your Closet?” What good does it do to hoard these things to ourselves, when there are those who can use them?

vs. 3 Your gold and silver are corroded.

The other day I pulled a quarter out of my pocket to get a drink out of a drink machine. When I looked at how old and tarnished it looked I thought it surely must be a valuable coin that’s at least 50 years old or older. Imagine my surprise when I saw 1999 embossed on the coin. It was just ten years old and yet it was wasting away.
Remember what Jesus said in Matthew 6:19-21?

“Do not lay up for yourselves (in other words, DON’T hoard!) ……….”Do not lay up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.”

From our dresser drawers to boxes in the attic to our closets, garages and outbuildings……..we all have things that are just sitting……and rusting……and gathering dust……that are virtually useless.

The Peril of Selfish Hoarding is one of the things we as Christians must carefully guard against.

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Next James warns us against ………..

II. The Peril of Sinisterly Gaining Our Wealth vs. 4

1. James reveals a very ugly truth in this verse. And that is quite often the rich become rich because they sinisterly took advantage of the poor.

   In this particular situation James is talking about wealthy landowners or wealthy farmers who failed to pay their hirelings what they deserved.

Illustration:  Our daughter Brooke, managed a horse farm for a wealthy woman after she bought another horse farm in Maryland.  Well like the old saying goes, “Out of sight out of mind.”  Once this wealthy woman moved out of state, she some how conveniently forgot all about the wages she was supposed to pay our daughter for taking care of her farm in South Carolina until it sold.  This amounted to several thousands of dollars. The court will now decide in this matter.
2. When we think of SINISTER GAIN we think of guys like Bernie Madoff who scammed thousands of people out of their total life savings.

3. When we think of SINISTER GAIN we think of former ENRON CEO Kenneth Lay, and former Arkansas Senator Ted Stevens and former President and first lady, Bill & Hillary Clinton, who were involved in the White Water Real Estate Scandal.

4. I know of a preacher’s wife who was the Financial Accountant for the Church where her husband ministered in Tennessee, who embezzled $80,000-$90,000 of the Church’s money.

5. As Christians you and I must exercise the highest moral standards in all of our business dealings.

   Any dollar you or I profit by taking advantage of someone ........or cheating someone.......or short-changing someone.......or being dishonest with someone......or failing to pay someone or borrow from someone with no intentions of paying it back...........doesn’t begin to compensate for the loss of our integrity, our character, our honor, our reputation and our Christian witness.

We Must Guard Against The Peril of Selfishly Hoarding Our Wealth.

We Must Guard Against The Peril of Sinisterly Gaining Our Wealth

And finally James warns us against.........
III. The Peril of Self-Indulging In Our Wealth vs.5,6

1. While the wealthy landowners James talks about in these verses lived in walled palaces with an abundance of servants to fulfill their every command and an abundance of material things to satisfy their every sinful craving, their laborers barely scraped for an existence.

2. In his book, *Money, Possessions and Eternity* author, Randy Alcorn writes:

   “The wealthy lifestyle is addictive. Promising fulfillment in money and things and lands and houses and cars and clothes and boats and campers and hot tubs and world travel, materialism has left us bound and gagged, pathetically thinking what the drug addict thinks, that our only hope is getting more of the same. All the while the voice of God, so hard to hear through the clatter of things, tells us that even materialism did bring happiness in this life, which it clearly doesn’t, it leaves us woefully unprepared for the next life.”

   *Money, Possessions and Eternity by Randy Alcorn*
   *Tyndale Publishing House, Wheaton, Illinois, pg. 61*
   *Copyright 1989*

3. As Americans we live in one of the most self-indulgent societies in the world. If we want it, we buy it. If we don’t have the money in the bank to pay for it we’ll put it on our credit card and pay exorbitant interest. If we have maxed out our credit card limit, we’ll go to the bank and take out a loan. If we can’t make our loan payments we’ll just declare bankruptcy and start all over again.

   We simply refuse to tell ourselves “no!”

4. Sadly, many Christians have fallen into this trap. And once we start down that perilous slippery slope of self-indulgent living it is very hard to stop!
CONCLUSION

In his book, Desiring God, Bro. John Piper shares this very thought provoking illustration that crystallizes this whole issue of the Christian and his wealth. I would like to share it with you in closing.

Picture 269 people entering eternity in a plane crash in the Sea of Japan. Before the crash there is a noted politician, a millionaire corporate executive, a playboy and his playmate, and a missionary kid on the way back from visiting his grandparents.

After the plane crash they all stand before God utterly stripped of their MasterCards, checkbooks, credit lines, image clothes, How-To-Succeed Books and Hilton Hotel reservations.

Here are the politician, the executive, the playboy, the playmate, and the missionary kid, all on level ground with nothing, absolutely nothing in their hands, possessing only what they brought in their hearts.

How absurd and tragic the lover of money will seem on that day. He will be like the man who spends his whole life collecting train tickets and in the end is so weighed down by his collection he misses the last train.”

Brothers and sisters, may we carefully guard against the Perils of Worshiping the Almighty Dollar!