**O Brother - Week 5 - Wealth**

**Series Big Idea:** James, the half brother of Jesus, shares wisdom on how to overcome challenges that can trip us up as Christ-followers and keep us from from growing to maturity.

**Message Big Idea**: When it comes to our maturity, wealth can either be a snare or a tool.

**Scripture:** James 5:1-6, Matthew 6:19-21

**Props:** Dollar bill, penny

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**Introduction: Dollars and Cents**

*(Dollar bill) (Holding a dollar bill)* How many of you know what this is? (*Show of hands)* We all know -- this is a dollar bill! It’s fairly common and we can easily identify it - but there are some things we probably don’t know about this dollar bill. For example, I bet a lot of you didn’t know that this paper dollar is not made of paper at all! It's actually 75% cotton and 25% linen!

*(Penny) (Holding a penny)* How many of you know what this is? Of course, we all know this is a penny and again, it’s fairly common and we can easily identify it - but there are some things we probably don’t know about this penny. Did you know that this penny actually cost more than a penny to make? According to the U.S. Mint, it actually costs roughly 1.7 cents to make a penny!

*(Dollars and pennies)* And if you accumulate enough of these *(Holding up both)* you accumulate what some call “wealth.” And when it comes to wealth accumulation – did you know the 42 wealthiest people in the world have as much of this as the poorest half of people in the world! 42 people have as much wealth as 3.7 billion people! How crazy is that?

So, while this stuff (*Holding up both*) is fairly common ­– there are some things we don’t know about it! I have been looking at a section of scripture that is all about dollars, pennies, and wealth – and it’s teaching me some stuff that I didn’t really get before. And I want to share it with you today.

But before we go there, I want to be clear about something: Wealth is not bad. In fact, wealth in and of itself can be a very good thing!

* How many of you would like to be really, really wealthy?
* Ok, I know in church it feels greedy to say, “Yeah, I want to be really, really wealthy!”
* So, let’s try it this way: “How many of you would like to be financially blessed?” That sounds more spiritual, right? ☺

Wealth and affluence in and of itself are not bad. Not at all! It can be a very good thing to be wealthy.

Although here is a bit of reality… I don’t think anyone in this room is in the top 42 wealthiest people in the world, yet most of us are already rich. Here’s why I say this: *(Chicago Median Household Income - $66,020)* The latest census figures put the median household income for the Chicagoland area at $66,020.[[1]](#endnote-1) According to globalrichlist.com, that median income puts the average Chicagoan in the *(add – Top 0.15%)* top 0.15% richest people in the world! We are already rich!

Yet, I also want us to understand is that there are some things about wealth that many of us do not know. And it’s important that we learn, because if we don’t, wealth can be problematic.

**Series Recap**

We’re in week 5 of our series “O Brother” where we’ve been journeying through a book in the Bible simply titled, James. If you have been with us, you know that James was the half-brother of Jesus, the son of Joseph and Mary. *(“…so that you might be mature and complete…” –James 1:4)* He wrote this short letter full of practical everyday wisdom for Christ-followers because James’ desire was to see every follower of Jesus flourish in his or her faith becoming **“mature and complete.”**

James had a nickname. People called him “James the Just.” He was called that because he lived a very disciplined and holy life. And when you read his writing it comes through in the practical instructions he gives Christ followers about how to avoid potential pitfalls that trip up so many on their spiritual journey. And one of the biggest pitfalls comes with wealth.

**James 5:1-6**

James starts off in chapter 5 with these words:

**“Now listen, you rich people…” –James 5:1**

He is talking to me…and to you…and to you too. Right? We already acknowledged that while we may not be in the top 42, we are wealthy! Turn to someone near you and say, “I think he’s talking to you!”

James gets right to the point:

**“Now listen, you rich people, weep and wail because of the misery that is coming on you.” –James 5:1**

This is a warning! James knows that wealth can be a good thing, but he also knows some stuff about wealth that maybe we don’t know. And over the first eight verses of this chapter, he lays out 4 very intense warnings. Here goes…

**Warning #1: “Don’t hoard.”** In verses 2 and 3, James writes: *(Warning and Verse on same slide)*

**“Your wealth has rotted, and moths have eaten your clothes. 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.” –James 5:2-3**

Americans now have 2.3 billion square feet of self-storage space. That’s about 7 feet for every person in the U.S. And more than fifty percent of self-storage renters are simply storing stuff that won’t fit in their homes! There is a name for this…hoarding!

Notice James says, *(highlight)* **“Your wealth has rotted, and moths have eaten your clothes.”**Interesting, because moths don’t eat clothes that are being worn. The food you are eating isn’t the food that rots.

The warning here is that if you are wealthy, which we all are – you will be tempted to accumulate more and more stuff that you don’t really need. Almost all of us in this room have more stuff than we need. And in a world of need we must ask ourselves…

* “Do I have an extra car and there are people who need transportation?”
* “Do I have extra furniture while others have no bed?”
* “Do I have extra clothes while others wear the same clothes everyday?”

Ask yourself, “Am I accumulating, while others are doing without?”

I think James is telling us, **“Don’t hoard… be wise.”** He is not speaking against saving to prepare for the future. Elsewhere in the Bible we’re told to wisely prepare for the future; but in a very practical way, James is warning us to know the difference between wise saving and unwise hoarding.

James’ second warning to us comes from verse 4.

**Warning #2: “Don’t Cheat.”** James writes:

**“Look! The wages you failed to pay the workmen who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty.” –James 5:4**

In James’ day, people were paid on the day they did work and since most people were poor, the worker would take their daily wage and buy food for their next meal. The food they were buying was not extravagant. It was predominantly bread, beans, oil, and maybe dried or fresh fish. So here’s a wealthy landowner, who has enough money to hire people, but refuses to give them they money they earned to buy their next meal. That’s a real problem. He’s cheating them. He’s being stingy.

And you don’t have to be a wealthy landowner to be stingy. Now when I say stingy, I don’t mean frugal, I mean stingy. Here’s the difference between frugal and stingy:

* Frugal is using a coupon for a 2 for 1 restaurant deal. Stingy is using the deal and then tipping the server on the discounted meal.
* Frugal is about doing your homework when hiring a handyman. Stingy is fighting that handyman on every line item for your home repair.

As Christ-followers, we want to be frugal, but we don’t want to cheat or skimp when it comes to other people. God isn’t stingy with us, and he calls us to live a life that is generous.

It might be wise to reflect on the golden rule when tipping or considering whether or not to be generous. Ask yourself: *Do I treat others the way I would like to be treated when it comes to money, or do I benefit at the cost of other people?*

James the Just would say to us today: “**Don’t cheat… be fair**.” He’s not speaking against being frugal with money, but he is warning us not to value holding onto our money more than helping the people around us flourish.

Which brings us to…

**Warning #3: “Don’t Be Self-Indulgent.”** In verse 5, James writes:

**“You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter.” –James 5:5**

These are some strong words! James accuses the rich of getting fat on meat, while the poor go hungry eating bread and beans. This warning might be one of the most difficult for us to hear because the truth is the more money you make, the easier it is to waste it.

One of the sobering truths about money is that statistics show the more you make, the less you give. Not in terms of dollar amounts, but percentage. Here are a few stats:

* If you have a median household of $50,000, you generally give about 6% away.
* If you move up to $200,000, that percentage drops to 4%.
* In 2011, the top 20% of wealthy people in the United States gave just 1.3% of their wealth to charity.

The more money we make, the less we give by percentage away. Why is this routinely the case? I’m sure we could have lots of interesting discussion about this, but most of us experience this trend. The more money we make, the more we spend.

Maybe you get a nice raise, what do you do? You think to yourself, I'm going to save it, but then I think, oh I’m going to buy…and before I know it I’m spending that money regularly on stuff I want but don’t need.

John D. Rockefeller who was once the richest man in the world was asked, how much money is enough, and he responded, “just a little bit more.” We just want a little bit more… a few more vacations, outfits, and cars. We can become obsessed with more.

Interestingly, being generous can have the opposite effect. Karl Menninger, the famous psychiatrist found one sign of mental health is the ability to release money – to give it away. He wrote positively about generous people saying:

**“Money giving is a very good criterion, in a way, of a person’s mental health. Generous people are rarely mentally ill people.” –Karl Menninger**

All of us are hard-wired to live a life of generosity.

James says, don’t get fat on meat while other people go hungry. “**Don’t be self-indulgent… be generous**.” Not only will you live within your means, but you will feel better too.

And finally…

**Warning #4: “Don’t Buy Into the System.”** From verse 6:

**“You have condemned and murdered innocent men, who were not opposing you.” –James 5:6**

James doesn’t mean that the rich were literally having people fitted for cement shoes, what he means is that the way they had systematically oppressed people was like they had condemned and murdered innocent people.

In James’ day, “The rich” were the Jerusalem elite – the religious leaders who lived in fine houses and grew fat on the proceeds of the sacrifices brought by faithful Jews, but whose attitude toward God and his law was purely pragmatic. They carried out their duties and worked hard to keep the status quo as a way of staying in power. Anyone who tried to change the system was a threat. Yet this system of power and economics was far from “just” for many people.

Today, we are surrounded by systems. We have systems that take away our garbage, that deliver us food, that produce the clothes we wear. And most of us don’t have a lot of time to investigate how fair and just those delivery systems are.

So I got on a website the other day called **slaveryfootprint.org** which is a devoted to educating people to use our consumer power to protect freedom and end slavery around the world. I took their survey and found that by simply taking stock of the products I own and use every day, I employ 64 slaves. The reality is many companies buy from supply chains that employ slaves, with or without their knowledge. And that supply chain enslaves more people today around the world than any other time in history.

When I really think about that, it’s overwhelming. If James warns, “Don’t buy into the system!” It’s sounds like all of us, in some way, are in.

Fortunately, there are some easy ways to be more just in our consumption. One website to visit is **fairtradecertified.org** where you can find products, shopping guides, and recipes that are all fair trade certified. What is fair trade? It’s a [global movement](https://fairtradecampaigns.org/about/faq/" \t "_blank) made up of a diverse network of producers, companies, shoppers, advocates, and organizations putting people and planet first. You can read more about it on the website. Here are a few ways we can be a more “just” consumer.

* Start with coffee. This is one of the easiest ways to become a more “just” consumer. Many of us drink coffee everyday, and there are a ton of organizations that sell fair trade coffee…
* The next time you go to buy a shirt, go to fairtradecertified.org and buy clothes that were made in a factory concerned about worker safety and sustainability. The shirt will cost you more than what you can get at the mall, but it will put your purchasing power at work in the world in a responsible way.
* You can even buy chocolate from one of the companies on this website! Living justly doesn’t mean you can’t ever splurge, it might just mean paying a little more for awesome products that put people to work around the world in sustainable ways.

I think James would put it this way, **“Don’t buy into the system…be just.”** He would warn us that there are systems all around us that are not working for the flourishing of the human race. We can heed his warning by starting with a few small ways to put our purchasing power to work for the good of others.

**The Challenge**

*(Dollars and pennies) (Holding dollar bill and penny)* The possibility of the great good we could do in the name of Jesus with these is amazing. But the challenge before us is to be good stewards with the wealth we have:

* “Don’t hoard…be wise.”
* *(add)* “Don’t cheat...be fair.”
* *(add)* “Don’t be self-indulgent…be generous.”
* *(add)* “Don’t buy into the system…be just.”

I’m confident “James the Just” gleaned this wisdom from his older brother who gave these instructions about wealth:

**“Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also. -Matthew 6:19-21**

Jesus gave everything he had for you and for me. He held nothing back. He willingly poured himself out, sacrificing his own life, so that we might find our way back to God. He wanted nothing more than to spend eternity with you and with me.

Imagine if we, like his younger brother James, took hold of his wisdom.

We would be a people that understood when we hoard we hinder his mission; but when we are generous – the mission moves forward, communities are transformed around the world, and lives are changed!

What if when the watching world looked at us they saw a group of people who not only enjoyed every good gift God has given us, but were ready and willing to sacrifice for any who have less than us?

What if we became known as people who were generous?

I think people would line up outside the doors of this building because they’d want to be a part of that kind of movement of God!

So let’s heed James warnings, let’s follow Jesus’ lead, and use whatever wealth God has blessed us with to help more and more people find their way back to God.

**Communion Idea**

We come to the time in our service we call communion. It's a moment where we meet with Jesus, who is of infinite worth, and who gave it away for you and me. As a the plates are passed take a piece of bread, the body of Christ, and the cup, his blood, and in just a few minutes we will take these emblems together as a family. As you hold onto those emblems, let them remind you of the sacrifice Jesus made on our behalf, how he suffered and died, so he might bring us into his life. May we not cling to our wealth, or our possessions, or our status in the world, but instead find joy, satisfaction, and contentment in his grace and favor.

1. https://www.deptofnumbers.com/income/illinois/chicago/ [↑](#endnote-ref-1)