

The Test of Wealth

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Date: 31 May 2009

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[0:00] James 5, beginning in verse 1. And I'll read in your hearing the first nine verses. This is God's Word. Now listen, you rich people.

Weep and wail because of the misery that is coming upon you. Your wealth is rotted. And maws 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. Look, the wages you failed to pay the workmen who mowed your fields are crying out against you.

The cries of the harvester have reached the ears of the Lord Almighty. You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter. You have condemned and murdered innocent men who were not opposing you.

Be patient then, brothers, until the Lord's coming. See how the farmer waits for the land to yield its valuable crop and how patient he is for the autumn and spring rains.

[1:02] You too be patient and stand firm because the Lord's coming is near. Don't grumble against each other, brothers, or you will be judged. The judge is standing at the door.

The merciful Savior of whom we've sung, who shed his blood once for our sins, is coming again.

He's the judge standing at the door, the one lawgiver and judge, and he's coming again, not to bear sin, but to bring salvation to all who are waiting for him.

And when he comes, there will be joys unspeakable for all those who trust in him. But there will also be miseries unspeakable for those who don't.

So is it not a kindness from this coming judge to send a letter to his church and in that letter to wake up sleeping sinners who think that when the judge comes, they'll receive unspeakable joys forever when in reality they're headed straight for hell.

[2:17] We come to a passage from James, the servant of who? Of the Lord Jesus Christ. Jesus has sent James this letter to give to his church.

And it comes dripping with mercy if it comes to awaken us to our need of the Savior. Now listen, you rich people.

Can I ask you a question this morning? How many of you are rich people? Wow.

I don't have... I have more than I thought. Some of you tenuously. I'm talking about financial riches. I want to have another show of hands.

How many of you are financially rich people? All right. I don't see any waving. Well, that's how the passage begins.

[3:22] Now listen, you rich people. And as soon as we hear this first line, we may be tempted to switch off. We heave a sigh of relief and say, at last I can sit and listen to James and just kick back because he's not talking to me.

He's talking to Brother Big Bucks over here or Sister Welloth over there. But not me. I'm not financially rich. But before you so easily remove yourself out of this passage, consider that we all belong to a nation that in terms of wealth is found in the top 10% of the world's population.

Compared to the world, we're all pretty rich. John MacArthur defines the rich here as those with more than they need to live.

I could ask the question again with that definition. How many of you are rich? It's a lasso pretty big to get us all, isn't it? We have more than enough, more than we need to live.

Well, others would dismiss this passage by saying, well, it's talking to unbelievers, not Christians.

But the truth is, as James has told us, that wealth is a test, isn't it?

[4:53] And your response to these warnings about wealth will reveal whether you're merely a professing Christian or whether you're the genuine article. Because true Christian or the professing

Christian, the mere professing Christian will simply go on handling his money in the way that James speaks.

But the true Christian will, by the grace of God, repent and change and will heed the warnings and pray against such sins as are mentioned here and put on the opposite virtues.

But the very fact that the Holy Spirit includes this passage in James' letter to the Church of Christ, to the twelve tribes scattered among the nations, is proof, a clear indication that this is something that we all need to hear.

So don't take yourself out of this passage so quickly. There is no sin mentioned in these six verses that I am not fully capable of.

No one here is beyond this stuff that we'll look at this morning. The seeds of every one of these sins is in my heart and yours.

[6:06] And in fact, unless there is supernatural grace to smother those seeds, they will be the kind of thing that sprouts in my life and yours. This will be the way that we handle our wealth in one way or another.

So we need these warnings, Grace Fellowship Church. It's why it is in our Bible. It comes from this merciful Savior who comes to do us good by His Word. Now this is the fourth time James has addressed the rich and the poor in this letter.

These words are the harshest and the most cutting. These rich people are met with shocking words. Weep and wail because of the misery that is coming upon you.

Weep. It's a bitter cry. Wail. It means to howl with grief. Have you ever heard someone wailing? It sends shivers up and down your spine.

It's an expression of excruciating anguish and that's what James is telling these people to do. Weep and wail. Howl. Now these are the people who because of their wealth are used to eating and drinking and being merry.

[7:23] They've got money so they can party. And what do you do at parties? You laugh. You're joyous. You have a good old time. But James says you have more reason to be weeping and wailing than you do to be laughing and carrying on because of the misery that is coming upon you.

Now here is James speaking in these terms. It's his half brother Jesus Christ who says as much in Luke 6:24 and 25.

Woe to you who are rich who are well fed and who laugh now for you will mourn and weep.

And at least on seven different occasions in the Gospels the loving Lord Jesus speaks of the weeping and gnashing of teeth that is the experience of those in hell.

We had one such passage this morning in Matthew chapter 8. Those outside the kingdom they're thrown in that place where there's weeping. That's our word. That's James's borrowing from his Lord and half brother.

[8:34] That word. When you think about it the Lord Jesus is the only man on earth who by his deity had ever personally heard the weeping and wailing of the damned in hell.

Jesus knew of which he spoke when he spoke about people in hell weeping and wailing and gnashing their teeth. And so here in our text James draws upon the words of Jesus and he tells these rich people go ahead and start weeping and wailing right now.

You see your judgment is so certain it is coming that you might as well start weeping and wailing now. The only way to escape is to find forgiveness by repentance and faith in the Lord Jesus.

That's why he even speaks of such things about hell. It is because he's come to rescue us. Heed his word of warning. Now, why are these rich people being warned about miseries of hell that are coming upon them?

Well, it's not because they're rich. The Bible makes it clear that wealth itself is not sinful. The blessing of the Lord makes rich and he gives no trouble with it.

[9:58] But it is because that they are failing the test of wealth that they are told of the certain miseries that are coming. It is because of their love of money which is indeed a root of all kinds of evils evils that plunge men into ruin and destruction into the miseries that will cause them to weep and to howl for all eternity.

It is because of that that this word comes to them. Go ahead and start weeping and wailing. They're warned of hell because of their covetous greed which is idolatry Colossians 3:5 says because greed takes our affections off of the only one it's worthy of and sets it on some other object.

It's an idol. And Jesus says where your treasure is there will your heart be also. If it's on earth your heart will be wed to the earth. If it's in heaven with God then your heart will be wed to God. You cannot serve God and money. One will hold your affections the other will be despised. So following the lead of his Lord James is saying that your use of wealth reveals your heart. Now that's this whole pattern isn't it in this letter. What is the true religion? What is true Christianity? Show me the true Christian. Everybody claims to have faith.

[11 : 26] what really distinguishes this faith as genuine? Well he's already told us that your tongue is an indication of whether or not you have true religion.

And he's already told us that your wealth and your finances the way you handle money are an indication of whether you have true religion. He said the religion that God our Father accepts is this to look after orphans and widows in their distress.

you do that with money don't you to buy them what they need and now he's coming back along and showing that same thing that your use of money demonstrates whether you're drinking of the spirit of Christ whether you have genuine saving faith or not.

And their idolatrous love of money is seen in at least three ways in how they keep it in how they use it or how they get it and how they use it. Now in these ways they show that though they pretend to worship God the reality is they worship money.

And so as we go through these one by one examine yourself and even if you say I am not one of these you will have to say I have been one of these.

[12 : 44] I have sinned like this before maybe not exactly like they have but there is nothing here that I am not vulnerable to keep me Lord Jesus cover my sins with your blood and help me not to be such as James speaks of here.

Well first of all their idolatrous love of money is seen in how they keep it. They selfishly are hoarding it. Notice verses two and three. Your wealth is 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.

Now the word translated in our Bibles hoarded is the same word that is elsewhere translated stored up to lay up to save to put aside.

You have laid up treasures wealth in the last days. You have hoarded wealth in the last days. Now this is a rather strange phrase.

[13 : 51] Your wealth is rotted and it reminds me that and it reminds us all that first century eastern in the first century eastern world wealth was not held in stocks and bonds and money in the bank.

But in other forms and James mentions three common kinds of wealth. There was food, there was clothing, and there was precious metal. And they were all being hoarded.

And James shows that it was all in vain. First of all, he speaks of food. That's how wealth can rot because wealth was often food stuff. It was perishable things, grain, harvests, especially for wealthy farmers and landowners.

Their wealth was often held in the form of golden grain and other produce. Remember the parable Jesus told about the rich fool in Luke 12? The ground of a certain rich man produced a good crop and he thought to himself, what shall I do?

I have no place to store my crops. And then he said, this is what I'll do. I will tear down my barns and build bigger ones and there I will store all my grain.

[14 : 59] I'll lay it up. It's like money in the bank. Money in the grain in the barn is money in the bank.

And so he stores it all up for himself, saying to himself, you have plenty of things, good things laid up for many years. Take life easy. Eat, drink, and be merry.

But God said to him, you fool, this very night your life will be demanded from you. Then who will get what you've prepared for yourself? This is how it will be with anyone who stores up things for himself but is not rich toward God.

And so James says here are these rich people and they've stored up their wealth for themselves. They had far more than they needed or could ever use themselves, but they just hoarded it.

And so he says your wealth is rotted. You've gone to the barn and you found it stinking. It is decayed, it's decomposed, it's putrefied, and so now it's worthless.

[16 : 02] You tried to keep it and you lost it, didn't you? Wasted because hoarded, when it could have been profitably used to meet the needs of those who were hungry.

There was another form of wealth in those days, it was expensive clothes. So he goes on to say in verse 2, and moths have eaten your clothes. So here's another form of wealth, not only grain in the barn, but clothes in the closet.

And they had far more than they needed or could ever use, but they just kept filling closet after closet, chest after chest. But even as they were amassing more and more wealth in clothes, the moths were secretly eating away their wealth.

So it's time to go to that big banquet where all the big socialites will be, and to the closet they go and pull out their favorite expensive, most expensive designer dress, only to find a little hole right in the stomach.

Moths have eaten your clothes, your wealth. And in eating it, they have made it useless. Tell me, what rich socialite woman is going to show up at the banquet with a hole in her stomach of her dress?

[17:18] It's ruined. You say, well, it's just a little part of the dress. Yes, but it's rendered useless. That which was part of her wealth is now wasted because it was hoarded and kept for herself.

How futile. Another form of wealth, even as precious metals, and so he says in verses 3, verse 3, your gold and silver are corroded.

Of all forms of wealth, this seems to be the most stable. This seems to be the most enduring and imperishable, but even these will lose their value as much as if they were just rusting metal.

Silver corrodes and gold tarnishes. Even what we thought could not possibly corrode is covered with rust. And so in these pictures, James is pointing out the futility of hoarding wealth.

What you store up for yourselves will come to ruin. Even now it is rotting. It is being eaten. It is corroding. It's losing its value.

[18:27] It's slipping through your fingers and there's no way to retain its worth. Now there's other ways that we hold riches today and there's other forms of rot and rust and eating away.

It's called inflation. It's called recession, dips in the stock market, bankruptcy, corruption, higher taxes, rising gas prices, fires, floods, tornadoes, hurricanes, and they're all eating away at your wealth.

And Mr. Rich Man, no matter where you put it, there is a moth to eat it. There is a thief to take it. There is a rust to corrode it.

Riches take wings and fly away, and sometimes rather quickly. You know, fortunes were lost in one day by the plunge of the stock market.

Just a day. It took a lifetime to earn and were lost in a day. I read where there is two million less millionaires this year than there were last year. Quickly gone.

[19:38] Moths, rust. Wealth in any form is worthless in the day of wrath, but righteousness delivers from death.

And the eye of faith already sees this. It sees that all that food and all those fine expensive clothes and all our gold and silver, it's not true wealth.

Fading is the world leans pleasures and treasures. Solid joys, solid treasures are found somewhere else. The eye of faith sees that by grace.

And the answer is not then to use mothballs in your closets. The answer is not to polish your silver often or to seek safer earthly investments not so tied to the stock market or to buy more insurance. Those are just more of the things that are perishing. Jesus' answer is far more radical. Do not store up. That's our word here that James uses.

[20:35] Do not hoard. Do not store up for yourselves treasures on earth. Why not, Jesus? Where moth and rust corrupt and where thieves break through 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. Hoarding is futile.

Your wealth is perishing. You can't take it with it. So transform it into a form that will last forever. Lay up treasures in heaven by investing in the kingdom of God, by giving to the poor and needy.

Beware of the folly of seeking perishables such that you miss eternal riches and being rich toward God.

Now, James shows not only that hoarding is futile, it's also sinful. And we see that when he says your gold and silver are corroded, their corrosion will testify against you and eat your flesh like fire.

[21:46] This is a picture of the final judgment where witnesses are coming to the stand and testimony is being given. And here in the final judgment, their wealth will not be an asset to them.

It will be a liability. Now, that's a whole other way of looking at wealth. Usually, rich people put their wealth in the asset column, not in the liability. This is a strange way of accounting that James says, no, your riches are not assets at all.

They are liabilities. Why? Because they will testify against you. The corrosion on your wealth will testify as a witness against you.

Those rusted riches will condemn you for having wastefully hoarded them in the last days. Will you find that you have stored up wrath against yourself for the day of God's wrath?

And then notice the corrosion that testifies against them that ate their riches will also turn on them and eat their flesh like fire.

[22 : 55] There's a James poetic way of speaking of the fires of hell that wasted hoarded wealth will contribute to their misery in hell. It will work against them and eat their flesh like fire to hoard wealth in the last days.

is especially sinful. The last days are the times between Christ's first coming and his second coming and we're living in that time right now and to be hoarding wealth now.

In these times when Jesus has told us that we will always have the poor with us. These times when we're drawing near to that time when Jesus will come back and will inquire how we've used the money that we've been given.

Will the judge standing at the door come back and do we really want him at his return to find us hoarding and hiding our resources and neglecting the poor instead of putting them to use in his kingdom and in the feeding of the needy?

You see hoarding is not only foolish it's also sinful for while you are hoarding others are hungry is what James is saying.

[24 : 13] Others are cold and in need and it never seems to occur to these rich people that the very reason God gives some abundance is that they might give to those in need.

As Calvin says God is not appointed grain for rot, gold for rust, clothes for moths or wealth for hoarding but on the contrary he has designed them as helps and aids to human life.

So don't miss the opportunities to help people with your wealth. To hoard is both futile and sinful. As I thought of that I thought what's the difference between the virtue of saving and the sin of hoarding?

And I came to see that it's often not very much at all. And that we're very easily tricked and we very easily deceive ourselves and we call sharing what God calls hoarding in the last days.

Our rainy day funds and our nest eggs can be so excessive as to be hoarding in the last days.

According to Jesus in Matthew 6 there ought to be a distinguishable difference between the use of money by a righteous man and the use of money by a worldling.

[25 : 46] The one is laying up treasures, storing up treasures on earth and it's very obvious. All of his business is about what we shall eat and drink and wear, about riches here on earth.

But the children of the kingdom are about laying up treasures for heaven. And Jesus said to that rich man, give to the poor and you will have treasure in heaven.

And if we're not watching and praying against hoarding, then we probably are. A hoarder is one who is not looking expectantly to Christ's return.

That's the context in which James speaks of these hoarding. In the last days, moving right up to the return of Christ and their hoarding. Well, that's the first mark of those who love money.

Secondly, not only how they keep it, but how they get it. How do they get money? Well, by oppressively cheating. Look at verse four.

[27 : 00] Indeed, the first word causes to look. 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.

Now, these are poor day laborers that would be hired at harvest to mow the fields of these rich men. And they were often so poor that they depended upon the payment of their wage every day so that they could go out and buy daily bread.

It was living from hand to mouth for these poor. And they had done the work satisfactorily. The fields are mowed.

By the sweat of their brow they've mowed them. They now deserve a fair wage. But these rich men, think about it, after harvest they could well afford to pay their workers.

And yet it is them that are the very ones who refuse to pay. Either unfairly delaying their payment or more probably never paying them at all.

[28:05] It was gross injustice to the workers. So we get the picture of these rich. It's growing. They're not only tightwads hoarding everything for themselves, but they're also cheats who increased their wealth by unfairly withholding payment.

from their workers, taking advantage of these helpless poor who had no way to make their bosses pay up. Now this has been a long-standing problem as long as men have been working for other men.

Some of you have been on the bottom end of it and you've had a hard time getting people to pay you what they owe. And so you find the Bible full of such commands.

Leviticus 19.13 Do not defraud your neighbor or rob him. Do not hold back the wages of a hired man overnight. Deuteronomy 24.14 and 15.

Do not take advantage of a hired man who is poor and needy whether he is a brother Israelite or an alien living in one of your towns. Pay him his wages each day before sunset because he is poor and is counting on it.

[29:15] Otherwise he may cry to the Lord against you and you will be guilty of sin. It's almost as if God knew that men were not paying those who worked for them.

Yes he knows. He knows all things and he sends these words through his prophets. Jeremiah 22.13 Woe to him who builds his palace by unrighteousness. His upper rooms by injustice making his countrymen work for nothing not paying them for their labor.

Say do you pay your bills on time? That's part of Christlike holiness. That's part of what James is telling us is holiness.

It's what it means to be holy. You pay your bills on time. When you can't you go to them and you make arrangements. Say do you pay a fair wage to those who work for you?

These things are important to God. People are more important than your money and you're increasing your wealth by cheating them. Jesus says the worker deserves his wages.

[30:26] Luke 10 7. Jesus weighs in on this one. Paul Colossians 4. Masters provide your slaves with what is right and fair because you know you have a master in heaven.

Do people who do work for you know you to be a generous fair man? Do they know you to be one who will pay your debt on time and will be fair with them?

Well here were those rich people that weren't paying their debts to these poor workers and they're and we're told that their very wages were crying out against them.

You see that? Look the wages you failed to pay the workmen who mowed your fields are crying out against you. There's that money. It's still in your stash and from your coffers. It's crying out to God against you like a witness and it's saying unfair unfair unfair and there's a third voice.

We've seen first of all we've seen the rust of hoarded wealth witnessing against them.

[31:41] Now we see that the stolen wages are witnessing against them. There's a third who's witnessing against them. The cries of the harvesters themselves. They don't have their payment.

They can't eat their daily bread and they cry out and their cries have reached the ears of the Lord Almighty. They cry for justice, equality, what's right.

And James wants it known that God hears even when employers and judges turn a deaf here. He hears. Isn't that something? We don't know whether these poor workers were believers or not, but when they cried out under their oppression, that cry made its way into the throne room of heaven. And the Lord God Almighty heard it. Now the word here for God is the Lord Almighty. It's Yahweh Sabaoth in the Old Testament.

It's transliterated here. It's a common name for God in the Old Testament. It's the Lord of hosts, the Lord of all the armies of heaven who commands the angels.

[32:49] And just one angel goes out and strikes down 175 Assyrians. And he's the Lord of hosts. And all nature responds to him when he sends a storm.

It goes at his word. He marshals all things in his universe. He's the commander in charge. It's a word that shows his might. Hence, Lord Almighty.

And so the earth may have no earthly avenger. The poor who are being oppressed have no earthly avenger, perhaps, when they're abused, but they have a heavenly one. He's the sovereign, supreme, powerful, almighty Lord.

And he weighs in in Malachi 3, 5. I will come near to you for judgment and I will be quick to testify against sorcerers, adulterers, and purgers, against those who defraud labors of their wages. But do not fear me, says the Lord Almighty. Ever been tempted to cheat someone that you owed them?

[33 : 53] Withholding tips from waitresses who rely on the same to make a decent wage? Cheating on forms? Yes, the things that the rich do here are not so far from what we all are tempted to do.

And verse 6 shows just how far they would go to get what they wanted. They'd stop at nothing. They not only cheated to get, but they murdered to get. Verse 6 says you have condemned and murdered innocent men who were not opposing you.

In other words, these rich men, as it's not hard to imagine, their riches had given them influence at court. Well, if you were the judge and a rich man brought his case before you and you stood to profit from this rich man in your other dealings with him, you would be biased toward that rich man unless you were a righteous judge.

And he's got bribes to pay to judges and to witnesses who will be bought off. And so the wealth, the rich, own the courts. Thankfully, we have a judicial system that is better than this.

Many parts of the world are under such judicial systems to this day and don't believe it doesn't happen in the United States of America. This is a perennial problem and it's being addressed.

[35 : 15] They use their influence to call in their false witnesses, to pay off judges, and so to condemn the innocent, righteous man and to condemn him to murder.

to murder him. You condemn and murder the innocent. And they're so powerless. They can't even resist. They can't oppose you. They're defenseless.

Remember what James said back in chapter 2 and verses 6 and 7? Why are you giving the best seat in the house to the rich and kowtowing to the rich visitor and scorning the poor man? Oh, stand over there, sit here at my feet.

Is it not the rich who are exploiting you? Are they not the ones who are dragging you into the courts? Now we see, again he's weighing in on these rich.

Yes, they're the ones taking advantage of the poor in the courts. And there's King Ahab and he lived in luxury and self-indulgence. But he looks out the window and he sees something that catches his eye and is not his and it's Naboth's vineyard and he wants it, but Naboth is standing in the way.

[36 : 25] What will he do? He'll stop at nothing to get it, so false witnesses will be found and paid to drag him into court and to accuse him of not fearing God or the king and he'll be taken out and murdered stoned to death so that the rich man can get what he wants.

There's another way to murder a man, to withhold a poor man's earned wages, was tantamount to withholding his daily bread and reducing him to starvation. The Syriac says the bread of the needy is the life of the poor.

Whoever deprives them of it is a man of blood. To take away a neighbor's living is to murder him.

To deprive an employee of his wages is to shed his blood. When the love of money gets a grip on the heart, there's no end to which it will go to get more.

It will lead a man to value things above people, money above life. And the third mark of one who loves money, a rich man who loves money, is seen in how they use it.

They self-indulgently spend it. Notice verse 5. You have lived on earth in luxury and self-indulgence.

[37 : 52] You have fattened yourselves in the day of slaughter. So do we get the picture? What's going on? Well, while they're inflicting cruel hardships upon their workers, not paying them their wages, they're whining and dining in luxury and self-indulgence.

So it's on the backs of poor workers, downtrodden people that they've not paid.

You've lived on earth in luxury and self-indulgence, and I'm beginning to feel my shoes getting tight.

United States of America, you have lived on earth in luxury and self-indulgence.

you've taken what I have given you and you've spent it on your pleasures. James chapter 4. Luxury, an extravagant lifestyle, overindulging, the soft life, living for pleasure and ease.

You remember it in Jesus' story. There was once a rich man, Luke 16, dressed in purple. That's some of his wealth. His clothes, fine linen, lived in luxury every day.

[39 : 13] Every day was feast day for this man. He ate like a glutton and drank like a fish. Every day.

King James says he fared sumptuously every day. He had all that his desires could want. Self-indulgence, spending what they get on their own pleasures. It's all spent on themselves. Plenty for self, little for that poor beggar at the gate. Whatever self wants, self gets. That's what self-indulgence is. Whatever self wants, self gets. It's hedonism. It's gratifying the senses. self-indulgence. You know what the opposite of self-indulgence is? Think a moment. The opposite of self-indulgence is self-denial. The opposite of gratifying the self is to deny the self.

[40 : 16] And by the way, did not our Savior say something very important about self-denial? Did he not say to the masses, if any of you would come after me and be my disciple, you must, number one, first of all, at the threshold of the Christian life, deny yourself.

Take up your cross and follow me. If you're following me, you will need self-denial at the first step and every step of the Christian life.

Every day, the cross will meet you. Every day, self-denial will meet you. And here are people living in luxury and self-indulgence, which is the very opposite of self-denial.

Titus 2, verse 11, for the grace of God that brings salvation has appeared to all. It teaches us to say no to ungodliness and worldly passions and to live self-controlled, upright, godly lives in this present age.

The grace of God, the same grace of God that saves a man, teaches a man. And it teaches him to deny himself, not to indulge himself. It teaches him to say no to those worldly passions that are coming from within.

[41 : 44] It teaches him to live self-controlled, not self-indulgent lives. in this present self-indulging age. A life of luxury and self-indulgent is a life without self-denial.

And such a life is lost. A self-indulgent life makes a man a slave to his own desires. What does self want? Self gets it. He goes after.

He says yes to whatever self wants. It's never, no. You've had enough. Doesn't know how to say no. And so he becomes soft, unwilling to endure hardness as a good soldier of Jesus Christ. Self-indulgence makes a person to avoid the cross and to avoid any self-denying commandments and duties. They're fine with every other commandment, but any commandment that makes them say no to what self wants, no, that's not the religion for me.

And James says, my friend, you don't have true religion. A life of luxury and self-indulgence is a life that's headed to misery.

[43 : 00] A life without self-denial is soon out of control in every area. Self is not used to being denied in food, in clothing, in the pleasures of life.

It's not going to want to be denied in any area. self-denial is and it sees another woman and it wants her. Self must get her.

He sees something bigger and better than what he's got and he must have it because he has not learned to say no to himself. it's a greased slide that ends in hell.

Start weeping and wailing because of the misery that is coming upon you. And we can do this with our hundred dollar bills as much as others can do it with their tens of thousands of dollars.

Parents, be careful to not raise children that expect self to be gratified at every turn. If they don't know what no means for the sake of their everlasting soul, teach them.

[44 : 11] Teach them. Notice to live this way is to fatten yourself in the day of slaughter.

There's another picture. Can you see that ox out in the field? He's gorging himself on the grain and on the grass every day. And all the while he's gorging himself, he's fattening himself. For what? For the day of slaughter. The day when the butcher will say, I need a good steak. And that guy right there looks like the one.

He's good and fat. He's been fattening himself for the day of slaughter. You rich people living in luxury and self-indulgence.

You're fattening yourselves in the day of slaughter. Mojera says, Oh, to be a thin beast in the day that the butcher comes. A thin beast.

[45 : 14] A beast that is a man, a woman, a boy, or a girl that's learned to say no to me and yes to Jesus. Jesus. He's learned that this life is not what satisfies.

But Jesus Christ is in his kingdom. And I'm living for that age. And so here in this lifetime, I will not live in luxury and self-indulgence and hoarding and taking advantage of others to increase my

wealth.

Clearly, what we do with our money matters to God. There are eternal miseries coming for those who get it by fraud and oppression, for those who keep it by hoarding it, for those who spend it on themselves in wasteful extravagance and self-indulgence.

So let's examine ourselves and if the shoe fits, wear it. Whether you've been baptized 20 years ago or yesterday, if the shoe fits, wear it.

It's God's word. These dangers of riches are no less a temptation today than they were in the first century.

[46 : 23] It's extremely hard to possess riches without sinning. Jesus says it's easier for a rich man to get into, it's easier for a camel to go through the eye of a needle than for a rich man to get into the kingdom of heaven.

It's hard for a rich man to deny himself. He's been so used to pampering himself. So what do we do with these sins of you and me?

Well, we run to the cross. We run to Jesus for pardon, to forgive our sins, and for power to begin to put them to death and to fight another day, another week against these sins, to pray against them. We find this power in Jesus. We find this forgiveness in him. Do you know Jesus died for the sins of self-indulgence and luxury living and hoarding and all about me finances?

He hung on a cross and died. He paid the debt that I could never pay. He laid down the wage, his own precious blood, more valuable than any silver or gold, and he did it to save me, poor bankrupt me, who was living for this earth and for myself, and he went and paid the price.

[47 : 38] for you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might be made rich.

And everyone who has tasted that sweet grace of Jesus will be marked in the way they spend their money, impoverishing themselves.

Yes, going without some things themselves that they might enrich others. That's the spirit of Jesus. Look in the book of Acts and see if you don't find it there. Those people that were born again and filled with the spirit of Jesus, what did they do?

They sold from time to time their land and their possessions and they gave it to those who were in need. Where'd they get that? Well, they drank it from their Savior. That's the spirit of Christ.

Christ. They themselves have had the rich, Lord Jesus, become poor and go to a cross and shed his precious blood to make them rich.

[48 : 45] So I ask you, why is it that America is in financially troubling times? Well, I don't know all the reasons. We've been living high on the hog in luxury and self-indulgence and we're just reaping some of the misery that's coming upon us in this life.

But from God's perspective, I know one reason. It's tough times. These are days of trial and God is testing both the rich and the poor.

He's testing the haves and the have-nots. He's testing those that have jobs and those that have them not. What will we do with the test of riches?

Will we miss the opportunity that's upon us? Are you one of the haves? You have more than enough to live? Then begin to look for those that have not and begin to lay hold of the opportunity. Who this week will be enriched by your self-denial? Who this week will you begin to inquire into as to, is there a need there that I could meet?

[49 : 55] That is the spirit of Christ and wherever it's seen in this self-indulgent world, it's a glory to him. Who lives like that? Christians. Who lives like that? People who have received riches from Jesus at his expense.

So may God help us. What he has done for us, may it affect the way we handle our money. Use worldly wealth, he tells us, to gain friends for yourself so that when it is gone, you will be welcomed into eternal dwellings.

Let's pray. Oh, our Father, thank you for your word.

It is a word that comes with x-ray vision and shows us things that we otherwise would never see.

What is wealth?

Earthly wealth, but things that rot and rust and are stolen and eaten, but also tools and instruments that could be used for the spread of your kingdom and the meeting of the needs of others, that Christ might be glorified.

[51:16] Oh, teach us then to see our money as it really is in your sight. And then show us our hearts as you see them as well and forgive all of our self-indulgences, forgive all of our living and hoarding to ourselves and forgetting and neglecting with this great sin of omission to meet the needs of needy people around us.

Wash us, Jesus, cover us in your blood, fill us with your spirit, we ask in Jesus' name. Amen.