

Money: it can work for you... or against you

Message for Sunday, March 15, 2020
by Bruce Fraser

Scripture: James 5:1-6

Children's Message: from 1 Timothy 6:6-10
I'm wearing my giant sunglasses, with "\$" symbols taped over the lenses.

Good morning, it's so good to see you. Except I can't see you very well. Is there someone there?
Reach around in the air, trying to contact anyone who may be nearby.

Ah, there you are. I'm glad you're here. I'm especially glad to see you, because maybe you can give me some money! I really like people who give me money. I believe you can never have enough money, so that's why I'm always looking for more. You do want me to like you, don't you? *See what kind of reaction this brings!*

Take off the glasses. OK, I'm back to myself now. That was weird, wasn't it? God tells us in the Bible the danger of falling in love with money. It's OK to have money and use money. But falling in love with money causes all kinds of problems. Like what I was just pretending: I no longer love people, I love only their money. Not a nice way to live.

The Bible tells us to learn to be content, to be satisfied with what we have, instead of always wanting more.

Message "Money: it can work for you... or against you"

In *The Wonderful Healer*, Henri Nouwen retells this tale from ancient India.

Four royal brothers each decided each to master a special ability. Time went by, and the brothers met to reveal what they had learned.

"I have mastered a science," said the first, "by which I can take but a bone of some creature and create the flesh that goes with it."

"I," said the second, "know how to grow that creature's skin and hair if there is flesh on its bones."

The third said, "I am able to create its limbs if I have the flesh, the skin, and the hair."

"And I, concluded the fourth, "know how to give life to that creature if its form is complete."

Thereupon the brothers went into the jungle to find a bone so they could demonstrate their specialties. As fate would have it, the bone they found was from a lion. One added flesh to the bone, the second grew hide and hair, the third completed it with matching limbs, and the fourth gave the lion life.

Shaking its mane, the ferocious beast arose and jumped on his creators. He killed them all, had a grand feast, and vanished contentedly into the jungle.

We too have the capacity to create what can devour us. Our money and our possessions can turn and destroy us, if they are not put in their proper place. Jesus summed up our life's priorities this way:

Matthew 6:33, New Century Version:

The thing you should want most is God's kingdom and doing what God wants. Then all these other things you need will be given to you.

The alternative to this is a very, very ugly picture.

James 5:1-3, New Living Translation:

Look here, you rich people, weep and groan with anguish because of all the terrible troubles ahead of you. Your wealth is rotting away, and your fine clothes are moth-eaten rags. Your gold and silver have become worthless. The very wealth you were counting on will eat away your flesh in hell. This treasure you have accumulated will stand as evidence against you on the day of judgement.

1) Don't abuse your money

One thing to note, though: the Bible doesn't condemn wealth and everyone who has it. Some people think the Bible teaches that "Money is the root of all evil." The Bible doesn't say that at all. Here's the actual passage:

1 Timothy 6:10, King James Version:

The love of money is the root of all evil.

God is not opposed to people having money. But God *is* opposed to the abuse of money. What God wants is for people to earn and use their money wisely, whether it's a lot or a little.

This passage from James condemns three specific abuses of money.

a) Don't hoard money

The last sentence of verse 3 in the New International Version reads, "You have hoarded wealth in the last days."

This is not the same as saving money. "Hoarding" means getting more and more, just for the sake of having it.

Every now and then we'll hear an item on the news about an elderly person who died in poverty. But underneath the mattress or in a safety deposit box they find hundreds of thousands of dollars. This isn't someone who was saving for a rainy day; this is someone who hoarded their money. Money had become an end in itself. It had become their primary purpose in life.

b) Don't take money dishonestly

God isn't only concerned how we use our money; he's also concerned with how we get it.

James 5:4, New Living Translation:
Listen! Hear the cries of the field workers whom you have cheated of their pay. The wages you held back cry out against you. The cries of the reapers have reached the ears of the Lord Almighty.

Thieves come in all shapes and sizes, from the CEOs who steal hundreds of millions to the robber who holds up a corner store. You may not have done that. But here are some simple ways to make money dishonestly:

- buy on credit, and then don't pay your bill
- borrow money and don't pay it back
- sell a house or a used car, and don't tell the buyer about problems with it
- cheat on your taxes
- waste times that your employer is paying you for.

As far as God is concerned, stealing is stealing, whether it's a lot or a little.

c) Don't waste money on luxuries

James 5:5, New Living Translation:

You have spent your years on earth in luxury, satisfying your every whim. Now your hearts are nice and fat, ready for the slaughter.

So if you're not going to hoard your money, then you're going to spend it, right? And what will you spend it on? Yourself, of course! Advertisers love to persuade you to buy with lines like "You're worth it", "You owe it to yourself." And we think, I can afford it, so why not?"

But just because I can afford something doesn't mean I ought to buy it.

2) How to use money wisely

I'm going to contrast the three abuses above with three wise uses of money.

a) Save enough money (instead of hoarding money)

Statistics Canada, on their website, shows that the average Canadian has a consumer debt (i.e. not counting mortgages) of \$23,000! We live in a society that wants more things than ever before, and wants them right away. Rather than hoarding money, most people are spending money they don't even have!

The Bible says this is foolish.

Proverbs 21:20, New International Version:
In the house of the wise are stores of choice food and oil,
but a foolish man devours all he has.

Having a plan for saving money is good stewardship. It prevents us from impulse buying, it makes it possible for us to help others in need, and it get the money working for us, rather than the other way around.

b) Earn money the right way (instead of taking money dishonestly)

Proverbs 13:11, Today's English Version:
The more easily you get your wealth, the sooner you will lose it. The harder it is to earn, the more you will have.

One principle this teaches is to avoid gambling. Gambling is any get rich quick scheme, whether it's the lottery, hot stock market tips, those ads which

entice you by promising “Make \$5,000 a week at home in your spare time,” and so on.

How much money can a Christian make? There’s no set number to guide us here. But there is a valuable principle: you should be growing spiritually at the same rate as you do financially.

3 John 1:2, New King James Version:

Beloved, I pray that you may prosper in all things and be in health, just as your soul prospers.

We need a proper balance in our lives (it’s that same old thing about our priorities!). Whenever money becomes Number One in our lives, our relationship with God dies.

c) Give money generously (instead of wasting money on luxuries)

Proverbs 11:24-25, New Century Version:

**Some people give much but get back even more.
Others don’t give what they should and end up poor.
Whoever gives to others will get richer; those who help others will themselves be helped.**

God wants us to learn to be givers because God is a giver. I’m not truly free until I’ve learned to give. Until then, I’m a slave to money.

Money doesn’t provide security. It creates insecurity! Think about it: are you truly free, or are you a slave to money? Our real security is in following Jesus Christ. Let’s read again what Jesus said.

Matthew 6:33, New Century Version:

The thing you should want most is God’s kingdom and doing what God wants. Then all these other things you need will be given to you.

Next Steps:

- What do you worry about? Whether it’s health, or family, or money, or something else, that’s what dominates your life. In other words, that’s your “god.”
- Pray: “Lord, I don’t want to live in fear and worry. I want to put my trust in you, rather than those other things. Help me to keep you first in my life.”
- Practise using money wisely, rather than allow it to use you.