

**"The Dangers of Pride and Wealth"**  
**Sermon Series on *Faith That Works* #7**  
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**(James 4:13-5:6)**

Just a few years ago, Jamie Dimon was widely considered the rock star of the banking world, but in June of 2012 he was summoned to appear on Capitol Hill in Washington, DC. He was there to explain to Congress how his bank, JP Morgan Chase, lost \$2 billion earlier that year. Dimon enjoyed a reputation as a risk-adverse manager who conducted exhaustive reviews of operations in every corner of the bank. As it turned out, not always.

Before the Senate Banking Committee, Dimon expressed regret over losses in the bank's chief investment office. He said that its trading strategy was "poorly conceived and vetted" by senior managers who were "in transition," and they weren't paying adequate attention. Long before the bank racked up \$2 billion in losses, executives warned Dimon about the activity in its chief investment office. But the rock star of the banking world didn't heed the warning, and it cost his company dearly.

Every day warnings come our way. Signs warn us of falling rocks, that a bridge is out, or that the road is slippery when wet. We receive warnings from teachers, parents, and friends. A few years ago, a police officer pulled me over at night when I was driving because I had a headlight that was burned out, and he gave me a warning. Warnings are intended to help us, not hurt us, and it's wise to pay attention to them, especially when the warning comes from God.

James starts off the passage we've read together with the words, "*Now listen....*" The Greek phrase is a call to attention that indicates the seriousness of what is to follow. Perhaps a better translation today would be, "Hey, listen up! Pay Attention!" James wants us to hear what he has to say, and the warning he gives relates to how we spend our time and look at the future, and how we spend our money and look at wealth.

### **I. Living in the Light of Eternity.**

In verses 13-17 of chapter 4, James describes a businessperson who makes plans to travel to a city and conduct business there for a year in order to make money. Perhaps some of you have actually done this yourselves in your professional careers. I know a couple of members in our church who are doing it right now.

In the passage, what is conspicuously absent from the individual's plans is the Lord. James suggests the person is arrogant and assumes that their life will go on forever, that they are in control and they can determine their own future. James says, "*You brag and you boast...*" which expresses a confidence in their own knowledge and ability.

The business person in this passage made a good business plan. The strategy involved

time ("today or tomorrow"),  
purpose ("we will go"),  
place ("to this or that city"),  
goals ("to carry on business"), and  
reward ("to make money").

Everything that matters in putting together a solid business plan is included, and it looks like a project manager's perfect timeline. But James says, "Hold on a minute! You don't even know what's going to happen tomorrow, to say nothing about what will be happening a year from now!" The best business plan in the world doesn't matter a hill of beans if the Lord isn't in it.

To give an example of what he means, James uses an illustration from nature, and he says, "*You are a mist that appears for a little while and then vanishes.*" In the morning it covers the whole countryside, but before noon, it's completely gone. You and I have seen this happen in the Blue Ridge Mountains, haven't we? The mist is there in the morning, but by noon it has completely vanished.

All of us have known people who one day were the picture of health, and then suddenly they died either of a heart attack, in an accident, or from an illness. We had no idea they would be gone so quickly. They were here today, and the next day they were gone. Even when we live long and productive lives, most people look back over the years and say, "Where did the time go? It all went by so quickly."

None of us knows what day will be our last, and we should receive each day as a gift from the hand of God. Life is uncertain and unpredictable, and we would do well to develop a humble attitude about our ability to plan for and control the future. So much is out of our control, and that's why we need to look to the Lord when we make our plans and live our lives.

James' advice is that we should say, "*If the Lord wills, we will do such-and-such.*" We should make plans, but we should do so with a humble heart, keeping the Lord at the center of it all. These words are not just a platitude. It's not a throw-away sentence for James. The words are real and genuine. The apostle Paul uses the same phrase three different times elsewhere in the New Testament in the letters he wrote to the early church (Acts 18:21, 1 Cor. 4:19, and Rm. 15:28).

Our tendency is to make plans and leave God out of the equation. We think it's up to us to set the agenda and to chart the course, and often we leave Him out of the plan altogether. Or we only include God as an afterthought to request His blessing so we can succeed. Whenever we plan for the future, God needs to be a part of the planning process from the very beginning. When we think about where we should go to school, what to major in, who to date and marry, who to pick for our friends, what job to take, where to live, and even what church to attend,

God needs to be involved in every detail of those decisions. And even then, our plans need to be tentative, depending on what the Lord wants us to do. "*If the Lord wills...*" is not just a throw-away statement. It should be the conviction of our hearts and the practice of our lives.

In his book *Screwtape Letters*, C.S. Lewis writes that people assume, "My time is my own," and we feel like we start each day as the lawful possessor of twenty-four hours. However, we can neither make, nor retain, one moment of time. It all comes to us as a pure gift from God. Lewis says we might as well claim to own the sun and the moon as we do our days.<sup>1</sup>

Are you trying to make a decision about your future? Have you put together a plan for the next year of your life? How have you involved the Lord in that process, and what does He want you to do about it all?

## **II. Living as a Steward.**

In James 5:1-6 the apostle continues his warning, and this time he talks about the danger of the coming judgment of God. Then he lists specific sins against which God's judgment will be applied. The sins he lists are four in number, and he spells them out one-by-one: hoarded wealth; unpaid wages; luxury and self-indulgence; and the murder of innocent people. That's quite a list!

James isn't very tactful in the warning he gives or the words he chooses. Personally, I wish he was a bit more positive in his language. Perhaps he could have benefited from some coaching from Dr. Phil on how to develop a better bedside manner and learn to offer his advice in a way that builds our self-esteem a little more! However, in our culture of materialism and overindulgence, perhaps this is just the kind of shocking language we all need in order to get our attention. James takes a two-by-four and hits us between the eyes. It's part of his spiritual boot camp for the training of our souls.

When we read the list of indictments, they may seem irrelevant to our context and feel like they don't apply to us. Very few of us have millions of dollars. We aren't guilty of withholding payment to farm workers, and we certainly haven't killed anyone. So it's easy to write off this criticism and think this doesn't apply to me. However, if we take a closer look, we may be guilty in ways of which we aren't even aware.

By comparison to the rest of the world, you and I are wealthy. Did you know that if you make \$50,000 a year, you make more than 99 percent of everyone else in the world?<sup>2</sup> Think about it. You're in the top 1% in the world in terms of your income. I look around and notice that all of us here in this sanctuary have nice clothes, and I look in the parking lot and I see that all of us drive nice cars. We live in beautiful houses and comfortable apartments. Just about everyone has a cell phone. And when you compare what each of us has in the way of material possessions and personal comforts with the rest of the world, you and I are very, very wealthy.

We may not think we're withholding wages from the harvesters, but have you ever asked yourself about the trade practices of our nation and how they might affect people in the third world? Are you and I informed buyers? Do we have any interest in finding out how and where our clothes are made? In what ways are you and I unwittingly contributing to the way in which wages are withheld from laborers in this country and around the world?

We struggle to stay on a diet, and America battles obesity. Meanwhile 24,000 people a day die of starvation around the world. And right here in our own community the greater Winston-Salem area was recently ranked the worst metropolitan area in the United States in having families with children that have a hard time putting food on the table. Nearly 35 percent of households with children in the Winston-Salem area said "yes" when asked whether there were times during the course of a year when they did not have enough money to buy food.<sup>3</sup>

What are you and I doing about this problem, and how are we trying to alleviate this suffering? If we're not doing anything about it and we simply look the other way, aren't we contributing to the problem of hunger around the world and right here at home in some way?

The intensity of James' words reflects the reality of the danger of wealth in the Christian life. Earlier in his letter the apostle explained how the wealthy people of the church to whom he was writing were a problem in the community because they expected special treatment on the one hand they denied their moral duty to serve on the other hand. In this passage James goes on to warn us about hoarding our wealth instead of sharing it.

The problem isn't the dollars. The problem is in the values, the attitudes, and the priorities. The problem is in our hearts with what we love. The challenge to

the wealthy is not only to give more, but also to take less. And James says there's a connection between the spiritual matters of the heart and the practical ones like the time we have and the money we spend.

We live in a world where just about everyone is chasing the almighty dollar, and the warning James gives to us is: be careful; judgment will come one day for all of us. Each of us will stand before God one day, and we'll have to give an account for the way in which we've lived our lives. God will judge us for how we use our time and how we spend our money.

However, there is more to James' words than simply a rebuke about these things. He balances his harsh criticism with a pastoral strategy for how to live in a world where money is king. James isn't an activist who's calling for a new economic order, and he's not encouraging a plan for a utopian society. Rather, James calls us to righteous living, and he wants us to have a greater awareness about these matters and to do something about it personally. The apostle urges his readers to remember that we're all stewards of the Lord's resources entrusted to our care.

The American Dream promotes the idea of *I worked hard, I earned it, and it's mine to do with as I please*. It suggests that we're "entitled" to any income that comes our way because we worked for it. But that's not what the Bible tells us about money and possessions. In fact, the biblical view is just the opposite. It says that all we have and all we are come from the hand of God, and the Lord entrusts these things to our care for us to manage as His stewards. There's a big difference between *entitled* and being *entrusted*.

In his excellent book *Counterfeit Gods* Tim Keller writes, "As a pastor I've had people come to me to confess that they struggle with almost every kind of sin. Almost. I cannot recall anyone ever coming to me and saying, 'I spend too much money on myself. I think my lust for money is harming my family, my soul, and the people around me.' Greed has a way of hiding itself from the victim."<sup>4</sup>

I have to confess that my own "American Dream" has come true. I have a wonderful family, a beautiful home, a great job I love, and a standard of living most people in the world only dream of. At times I act as though I deserve the credit for the good things that have happened in my life. Then God takes a passage like this one in the book of James and hits me between the eyes and gets my attention to remind me that's simply not true. He also reminds me that the Kingdom of God is not synonymous with the American Dream. They are very different from one another.

Sometimes God uses setbacks like a downturn in the economy and even unemployment to show us just how dependent we are on Him for every single thing every single day. My time and money are not my own. They belong to God.

And I'm called to be a steward of all the great blessings that have come my way so I can be a blessing to others.

### Conclusion/Application.

Rich Stearns became the President of World Vision USA back in 1998 after a professional career in business which included stints as the CEO of Parker Brothers and then the Lenox Corporation, the fine china company. World Vision is an international Christian humanitarian ministry that seeks to alleviate the problem of poverty and also provide disaster relief around the world. It's a remarkable ministry.

In his book *The Hole in Our Gospel*, Rich writes that several months after he went to work for World Vision, he and his son Andy were running some errands around town. The move from Pennsylvania to Seattle had been a major family and lifestyle adjustment, and even the kids were hurting as they struggled to fit in and make new friends after the family moved there.

That day Rich and Andy were sitting at a traffic light in their six-year-old minivan, not a very cool vehicle to be in by any standard for a seventeen-year-old. Just then a shiny new Jaguar XK-8 pulled up next to them. It was one just like the company car Rich used to drive a few months before. Andy looked at it, and wistfully he sighed.

"Dad, I guess those days are gone," he said.

"Yeah, Andy, I think they are," Rich answered.

"Do you think you'll ever get back in the game, for one last kill?"

Rich laughed at his son's choice of words. Andy was asking if his dad thought that someday he would leave World Vision and become a corporate CEO again, with all the associated perks. Rich thought for a moment, and then he replied, "Andy, for the first time in my life, I feel like I'm in the real game; I'm in *God's* game."

That's the bottom line for all of us, isn't it? Whose "game" are you in? Is it yours or God's? You don't have to be in full-time ministry to be in God's game, and you don't need to leave your secular job to be doing God's work. In fact, that may be exactly where He wants you to be as a witness for Him. But you do have to follow God and serve Him full-time to be in God's game and live as a steward of everything He's given you.<sup>5</sup>

What is your dream for your life? Better yet, what is God's dream for you? Right now, today? There's a reason you're here this morning. What might God be nudging you to do? What challenge has He put in front of you? What great opportunity awaits? Let's use our time and our resources in the power of the Holy Spirit which we celebrate today on Pentecost in order to fulfill the dream God has

for each one of us as we follow Christ together. It will help us develop a faith that really works. Amen.

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<sup>1</sup> C.S. Lewis, *Screwtape Letters*, p.96.

<sup>2</sup> Rich Stearns, *The Hole in Our Gospel*, p. 266.

<sup>3</sup> Source:according to the Food Research and Action Center's study in 2011.Cited in [http://www.journalnow.com/news/local/hunger-study-calls-area-worst-in-u-s/article\\_136ce0c7-6763-5cb9-9e39-3f23dd0113ec.html](http://www.journalnow.com/news/local/hunger-study-calls-area-worst-in-u-s/article_136ce0c7-6763-5cb9-9e39-3f23dd0113ec.html).

<sup>4</sup> Tim Keller, *Counterfeit Gods*, p. 52.

<sup>5</sup> Rich Stearns, *The Hole in Our Gospel*, pp. 208-209.