**CRAIG:** Good morning.

**CONGREGATION:** Good morning.

**CRAIG:** Hey, welcome to Mission Hills. So glad you're here whether you're in the big room, or in the Mill or joining us in one of our online campus. I am so glad you're here. Gonna be honest with you, give me a couple minutes and you're not gonna be so glad you're here. Okay? The passage we're looking at in the book of James is one of those passages that probably...I can tell who's been reading ahead in the book because you're here, which means you haven't been reading ahead.

In James Chapter 5, here's how it starts off, check this out. He says, “Now listen, you rich people, weep and wail because of the misery that is coming upon you. 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.” It’s fun, right? Yeah.

By the way, if you're a kid who's normally in sidewalk and you're joining us here in the big room today, this is the kind of stuff we do all the time. Not really, but it does tell us some things that we have to wrestle with, and it’s some stuff that the Bible actually talks to us about on a pretty regular basis. The Bible actually has a lot to say about money. And I think one of the things we have to recognize is, first off, we need to make sure we understand who James is talking about here. And James is talking about a group of people that we might call the...let's call them the “wicked wealthy.” Okay?

These are people who...they're not necessarily people who are in a relationship with God through faith in Jesus. These people have a lot of money and then they use that money to kinda do their own thing. And the reason he's writing this is because he's written the book of James to a group of Christians, group of followers of Jesus, who, because of their faith in Jesus they've been kinda kicked out of Israel.

And so, they found themselves in the surrounding countries having to, basically, eke out a living in whatever way they could and what that often meant was they found themselves working in the fields of rich landowners. And the rich landowners would often basically take advantage of them. They wouldn't pay them a fair wage. They'd sometimes house them and then charge them for housing. And often they would find themselves kind of in a spiral of death that they couldn't get out of.

And so, James is sort of acting the role of the Old Testament prophet. He's pronouncing a judgment against the people who were making life so hard for the followers of Jesus. So he's writing this in some ways as a comfort to his original audience. He's saying, “God sees this. God sees how you've been oppressed. God sees how you've been mistreated. And understand that it's not gonna continue for ever. Understand that judgment's coming. These people are gonna get what's coming to them for the way they're treating you.”

But here's where the passage becomes difficult I think from a preaching perspective and that is that there's two different realities that we have to kind of find the right balance between. On the one hand, we recognize that these people that James is writing against that we might call the wicked wealthy, they're not bad because they had money. In other words, it’s not money that made them bad. They're not evil or wicked just because they have wealth. They're evil and wicked because they have allowed their wealth to corrupt them. They have allowed their wealth to move them into a place where they live independent of God, and really independent of what God has to say about what is really meaningful in life.

So it’s not that money is the core problem. The Bible never says that money is evil, which some have misquoted. People have often
quoted to me, “Well, you know what the Bible says. You know, what Jesus himself said, that money is the root of all evil.” Right? Have you heard that? That’s not what the Bible says. Bible does not say that money is the root of all evil. The Bible says that, what’s the root of all evil?

Congregation: The love of money.

Craig: It’s the love of money or it’s the love of money that’s the root of all kinds of evil. So it’s not that wealth is inherently evil. In fact, if you read scripture it becomes very clear that there are a number of people who have great wealth and yet they’re clearly held up as examples to follow in terms of people who love God and serve his people. So, you know, in addition to the wicked wealthy, we’ve also got what we might call the “righteous rich.” And that’s a good indicator that wealth is not inherently wrong. But, while it’s possible to follow Jesus and have wealth, it’s harder. Do you hear me?

It’s what I call “The Troublesome Truth.” I titled the message “The Troublesome Truth” and it’s one of the truths that I was thinking of when I gave it that title. It is entirely possible to faithfully follow Jesus and have wealth, but it’s harder. It’s a reality we have to recognize and the reason it’s harder is that money has a tendency to draw our attention to it in a way that we don’t even realize is happening. What happens is as it draws our attention to it it also begins to draw our trust to it.

And so, what happens is that money competes with Jesus for our trust. It’s one of those troublesome truths. We just have to acknowledge. We have to deal with it on the basis of what it is. Money competes with Jesus for our trust. And, of course, none of us would ever say, you know, “Oh, yeah. So, you know, I’m gonna trust in my bank account, I’m gonna trust in my possessions to get me into heaven.” We would never look at those things and say we can trust them, but what happens is that money subtly competes with Jesus for our trust and it draws our trust, too, without us often realizing it.

And so, one of the things we have to wrestle with as we look at a passage like this as we say, “Okay. On the one hand, I know that James is pronouncing a judgment against these wicked rich.” But we, as followers of Jesus, can’t just ignore the mistakes they made. We can’t just assume that we’re not in danger of making the same kind of mistakes. And so, we have to ask ourselves this question when we read a passage like this and basically the question is this, we have to ask whether and to what extent we’re tempted to make the same kind of mistakes?

And what James highlights here at the beginning of this passage is basically two mistakes that can so easily be made when it comes to wealth. The first mistake is this, is that we can trust our stuff rather than our Savior. That’s the first mistake. We start trusting our stuff rather than our Savior. And as I said, it’s not as though we go, you know, “Okay. My stuff. What’s my stuff? I got a car.” It’s not a game that I’m going to go look at their car and go, “I think I can drive that all the way up to the pearly gates.” Right? Nobody thinks that. Nobody thinks, “I can bribe God, if necessary. I can live however I want when I get to heaven.” You know, and He goes, “Why should I let you in?” And you go, “Well, I got a checkbook right here. What would it take?”

Like, we know that’s not gonna happen. We know that. So it’s not that we’re conscious necessarily of trusting in our stuff rather in our Savior, but again what happens is that money competes with Jesus sometimes without us being aware of it and it gradually draws our attention to it. And what James says here is he says, “Your wealth has rotted, moths have eaten your clothes. Your gold and silver are corroded.” And what he’s saying is you have these things that have drawn your trust to themselves and you’re standing on them. You’re taking your stand on these things, but the reality is they’re rotting out from underneath you.

He says you wear fancy clothes and people look at you and they go, “Okay, well, you must have it all together, you must be successful.” He says, the problem is that moths have eaten these clothes, you don’t look successful. If we look closely enough what you look is you look like an idiot. You’re trusting in things. You’re allowing these possessions to give you a false sense of security, but the reality is they’re rotting out from under you even as we speak.
And we have to wrestle with the question, “Am I struggling with that? Am I struggling with turning my trust to my possessions, my stuff rather than my savior?” Again, it’s not gonna happen overtly, it’s not gonna happen obviously. So we have to ask the hard question, and I think one of the ways we do that is we ask ourselves this, we say, “How emotionally invested am I in my stuff?” That’s the key question to find out if we’re making this mistake, we ask, “How emotionally invested am I in my stuff?”

You know, one of the things Jesus said was this, He said, “Where your treasure is, there your heart will be.” And I think that’s interesting. He didn’t say, “Where your treasure is, where your stuff is you’re trusting in, there your heart is.” He said, “Where your treasure is, there your heart will be.” It’s future tense and what he means is that our hearts naturally gravitate towards the things that we trust in, the things that we treasure. So He says, over time we become emotionally invested, our hearts become invested in the things that we’re trusting in, which is good news actually because it means that when we ask the question, “How emotionally invested am I?” we’re beginning to see and maybe to peel a few layers back and beginning to find out how much we’re finding ourselves trusting in things.

So if, you know, if you’re the kind of person who experiences an emotional roller coaster right alongside with the stock market, when it goes up, you’re happy, when it goes down, you’re struggling and depressed. What that suggests is that your heart is trusting in your investment accounts probably more than is right or is good. It’s an emotional investment there. If you have possessions and you find that your emotional well-being is tied up and how protective they are, and what kind of shape they’re in...I mean, I’ll be honest with you, several years ago when I was finishing my doctoral work, when I was done, I decided to kind of reward myself. My wife and I talked about it. She said it was okay.

I bought myself an electric guitar and it was pretty. Like, it may have sounded good, too, but mostly it was just pretty. It’s this beautiful electric guitar and I think I only have about a month and I was leading in a worship service and something happens, something fell on the stage and it put a little nick in it. And it’s just a little nick, but I gotta be honest, that little nick was all I could see for the rest of that service. And when I came home, I was kinda sad. I was struggling with it.

And, you know, I think one of my daughters kinda picked up on the fact that I was not in a great mood, and she said, “What happened?” And I think she probably expected that I was gonna say, “The preacher preached heresy today.” Or, “People hated the music I did.” And I was like, “My guitar got a little nick.” And my daughter was like, “Okay?” And for me that was kind of a wake up. I was like, “Wow. Yeah, interesting.” I’m like, I’m emotionally invested in this thing in a way that’s not really healthy. I gotta step away from that and I’ll be honest I can still see that nick every time I pick up the guitar and it still bugs me a little bit, but it’s a reminder that I need to make sure the my heart is not there. My emotional investments in the right things.

So it’s a question that we have to ask ourselves, “How emotionally invested am I in my stuff?” Because that’s the way we begin to help ourselves figure out, am I trusting my stuff rather than my Savior? Because that was the first mistake that these wicked rich made. The second mistake that we can probably this way is that we can forget the purpose of our possession. Okay? We can forget the purpose of our possession. We can forget why it is that God gives us the possessions. We need to recognize that everything we have is because God allowed us to have. It’s a gift from our Father. But the question is why has He given the gift?

Interestingly, here’s what he says about the wicked rich. He says, “You have hoarded wealth in the last days.” “You have hoarded wealth in the last days.” And there’s a really important word in that sentence and it may not be the word you’re thinking of. The word that we tend to gravitate towards that’s really interesting is that word “last.” We go, “Oh, it’s the last days. It’s end times stuff.” And we tend to fixate on that, but that’s not the important word in the sentence. James only talks about the end times in the last days as a way of creating a sense of urgency.

What he’s saying is this is, “Hey, listen, Jesus has risen from the dead.” That was the beginning of the last days. I don’t know if you know that, but in the New Testament “last days” means that the whole period of history from the time that Jesus rose from the dead to the time He returns. The last days is the period between the resurrection and the return of Jesus. What James is saying is Jesus already raised from the dead, which means He could return in any day, so time is running out. We’re getting to the end of this
era of history. I don’t know if it’s today or tomorrow or a thousand years from now, but it can happen at any day.

So you’ve got to get this right. You got to do something about it. The most important word here isn’t “last days.” It’s that word “hoarded.” That’s the key word to understand what he’s saying. Hoarded is a very intentional word. You know, he didn’t say, “You have collected.” He didn’t say, “You’ve gathered.” Because collecting and gathering, those are neutral terms. They just talk about the process of acquiring. But hoarding isn’t about the process of acquiring, it’s about the purpose. And here’s the thing, hoarders collect for the purpose of having and that’s it. Hoarders collect just for the purpose of having. That’s where their pleasure is.

And the thing is God never gives us stuff just so that we can have it. God gives us stuff so that we can do something with it, so that we can bless others with it. God pours blessing into our lives with the expectation that we will be a blessing in return. He bless us so that we can be a blessing. But hoarders collect for the pleasure of having rather than the purpose of helping. And so, the mistake that we can make, the mistake that they make was that we forget that and we begin to forget the reason that God gifts us with the material possessions that He does.

And so, we have to ask ourselves an important question and it’s this, “Am I more excited about having or helping?” It’s a really simple question, but it can be a powerful indicator of what’s going on under the surface. Are you more excited about having or helping?

About two years ago, it’s gonna be two years ago in October, we were in a ministry down in Castle Rock and we had a lot of people in our home and we really felt like we’re kind of running out of space. And it’s hard to host as many people as we like to do. So we said, “God, if it’s your will, you know, we would love to have a little bit bigger house where we could use it for those purposes.” And we looked for a while, we really didn’t see anything. We didn’t wanna go into great debt to just have a little more space. And so we were kind of about to shut down the search when suddenly God dropped an opportunity in our laps to buy this unbelievable house.

And I say it was God and I don’t use that kind of language lightly, I mean, that in every sense of the word. I mean, here’s the thing, we literally tripled the space in our house for a 10% change in our mortgage in Colorado. Right? Like, that doesn’t happen unless the Holy Spirit is doing something, right? And here’s the thing like, we love this house, it’s a great house. I love having this house, but for me the most exciting thing about this house when we went downstairs and we realized there is this huge unfinished basement. Some of you have heard me talking about this basement because we’ve been in the process of finishing it. We are still in the process of finishing it. Okay?

I think we might gonna be done by the time we hit the two-year mark, but it’s this huge basement. But here’s the thing, we looked at this basement and we didn’t say, “Oh, you know what I could do with this? You know what? I could do this. I could do this.” When we looked at it, we said, “We could put a couple rooms and a bathroom and we put in a kitchen. And you know what? Missionaries could stay here when they’re back from the mission field. People who were there struggling with housing problems or between jobs. I mean, we could really bless people with this.” And I don’t say that as an example of going, “Yeah, look at me. Look at how well I do this.”

But I do say it as a way of saying, “This is the kind of thing that we need to make a regular part of our thinking.” We look at our possessions and we go, “I’m excited about what I can do to help with this.” Am I more excited about having or helping? Because depending on where you fall on that spectrum, it’s an indicator of whether or not you’re slipping into the mistake that the wicked rich made which was to forget the purpose of our possessions. And I don’t always do this perfectly.

Not long ago, and while I was working in this basement, I had to buy myself tools, and that’s the best part of working on a basement. I had to buy a lot of tools and I bought myself an electric hand planer to smooth things. I love this thing. And then just a couple of months ago I was hanging out with my family and my daughter’s boyfriend was there. He was kinda describing the situation that his brother is in and they’re doing some stuff with some wood. And he’s trying to figure out like, how to smooth it out flat.
He needs like a planer or a hand planer kind of a thing, and inside I’m like, “No. No.” But I know why I have possessions and so, you
know what? I offered. He didn’t even ask for it. I offer, I said, “I’ve got a hand planer.” And he didn’t use it at that moment, and I
thought I was off the hook, right? But a little while later, you know, he came back and he said, “Can I borrow that?” “Yup. Yup.”

So I don’t always do this perfect, I can struggle with that, too. But we need to ask this question, “Am I more excited about having
or helping?” The wicked rich that James is sort of pronouncing this judgment against, they didn’t do that. And so what ends up
happening is he has to make a charge against... Really, he makes three charges against them. And again, as the followers of Jesus,
even though we know he’s not writing necessarily to followers of Jesus, we have to ask the question whether and to what extent
these charges apply to us?

So he says this, he says, “Look, the wages that you failed to pay the workers who mowed your fields are crying out against you. The
cries of the harvesters 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 the innocent one who was not opposing you.” Three
charges here that he makes and the question again is, “To what extent could these charges be applied to me? To what extent am I
guilty of these things?”

The first charge is this, he says, “You’ve denied others what you owe them.” And he says, “The wages that you failed to pay the
workers who mowed your field are crying out against use.” He says, “You failed to pay to others what you owed them. You’ve denied
others what you owed them.” And he’s talking literally. He’s talking about rich landowners who literally didn’t pay the wages to
others even though they were owed.

And okay, and we ask the question, “Okay, how does that apply to me?” Well, I mean, one way it could apply is if if you’re a business
owner and you have employees, you owe them the wages that they’ve worked for. You can’t choose to not pay them or to delay the
payment on that in order to keep your bottom line in a particular way. You have to pay your workers what you owe them. That’s a
pretty simple application, right? And people like those kinds of applications because they’re like, most of us are off the hook. Right?
Some of you right now you’re going, “Okay. Yeah, let’s go with that application because then I’m good.” Right?

And you might even be thinking like, “I can’t even imagine some other way this would apply to me if I don’t have employees or if I
have them and I’m paying them, then I’m good.” But you understand that the principle here is that especially the poor need to be
provided for when they’re owed. And the reality is that a lot of us actually, sometimes unconsciously or without thinking about it, we
can contribute to people being denied what they’re owed.

What do I mean? Well, here’s the question what if you found out today that a particular store that you go to a lot, maybe it’s a
clothing store, what if you found out that a clothing store that you like a lot was producing those clothes in sweat shops in the third
world and you found out that the the workers who are producing those clothes were, they’re not being given their wages and they’re
being put into terribly desperate circumstances, because the company’s not taking care of them and not paying them the wages
they’re due even in that place. Would you continue to go to that store? And maybe the answer is, “No, I wouldn’t. If I knew that the
workers weren’t being paid what they’re owed, then I wouldn’t continue to support that kind behavior by patronizing that store,” and
that’s good.

But some of you are thinking right now, “But what if I don’t know.” Like, “Craig, you’re not saying that I have to do research, are
you?” And here’s the thing, I’m not saying you have to do research or not. But here’s what I want you to wrestle with a little bit, if
you’re feeling uncomfortable right now going you know, “I would really rather not know because that could get really complicated,
that could make my life really hard if I had to find out if the stores that I’m patronizing, the companies I give money to are actually
taking care of their workers and gives pay. If I had to go through all that that’s gonna be hard, that’s gonna be inconvenient, that
might really make my life more difficult.” And you need to understand that’s a huge red flag. Do you hear me?
The fact that we would rather not know so that we can claim that we're innocent, that's a red flag. So I’m not gonna say you got to do the research, but I am gonna ask you to wrestle with your emotional reaction to the possibility that you maybe should be doing that kind of research. Finding out if you’re patronizing companies, supporting companies who are denying others what they’re owed.

The second charge that James provides against the wicked wealthy is this, he says basically, “You’ve denied yourself nothing.” It’s kind of the opposite of the first one, he says, “You’ve denied others what you owe.” The opposite now and he says, “And you’ve denied yourself nothing.” He says, “You’ve lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter. You’ve denied others what they’re owed, but you’ve denied yourself nothing.” And he uses really vivid lines, it’s basically you’ve made yourselves fat of your self-indulgence.

And when I read this passage the image that came in my mind was actually, it was an experience I had several years ago. I was at the vet’s office with my dog and a woman came in carrying a dachshund, you know, like the wiener dogs, right? But she walked in the door and my first thought was, “That is the fattest dog I’ve ever seen in my entire life.” Like, that’s just a fat, fat dog, that is a crazy fat dog, and it was even fatter than I thought because I kid you not, I’m not making any of this up, she came in and she set it down the ground I realized all four of its feet are unable to touch the ground at the same time.

I assumed it moved by like rocking backwards and then scrambling its back feet and then forwards scrambling its front feet. But its feet could not... it was just a fat, fat dog. And I assumed, with the receptionist I think had the same assumption that something had happened like, that’s why she was there. Like, she woke up this morning and she’s like, “What happened to my dog? Did he swallow an air compressor hose? He ballooned up.”

I assume she was there to deal with this and so, and I heard the reception say, so, you know, “What’s the purpose of your visit today?” And she’s kinda looking at this thing. And the woman says basically, “He’s got some kinda skin condition and he’s really itchy.” And the receptionist was as clearly blown away by this as I was. And the receptionist goes, “How much do you feed him?” And the woman said, “I just keep his bowl full. He’ll stop when he’s had enough.” And I remember thinking, “No, he won’t. He’s clearly not.”

This is the kind of image that James is using here. He said basically, “You’ve denied others, but you’ve denied yourself nothing.” And there’s no enough. There’s no filter that says, “That’s enough.” There’s just a constant and an endless consumption in terms of personal satisfaction. Now, here’s the thing you need to understand, like, that makes me a little uncomfortable. And I think as Americans, if we’re really honest with ourselves it should make us a little bit uncomfortable. I don’t preach this kind of passage because I like... Just so you know, I didn’t like pick the book of James so that I could preach this passage. I gotta be much happier not having to preach this passage in my own life.

But there’s some realities that you and I have to deal with as westerners and as Americans, in particular, and that is that there’s a tremendous temptation in this country for us to live a life of self-indulgence, where we don’t ever end up saying it’s enough. And we put this in really practical terms and you’re gonna get really uncomfortable in here. Okay. This is the moment where you’re kinda go, “I really am not happy that I’m here.” Okay? Just get comfortable because we’re about to get uncomfortable.

The average American spends $1,200 a year, $1,200 a year on coffee. Let’s put that in perspective. Compassion International, the child sponsorship organization can feed, provide medical care, educational systems and the gospel of Jesus Christ to a child in a third world country for $456 a year. Food, medical care, education and the gospel for $456 a year, which means that for the $1,200 a year the average American spends on coffee we can save a child’s life and maybe even provide them eternal life for two and a half years. Yeah, that’s pretty exciting, right? It’s a little uncomfortable, isn’t it?

Now, I’m okay because I don’t drink coffee. I chose this illustration on purpose. I don’t drink coffee, but you know what? I’ve got Netflix subscriptions and a Hulu subscription. And understand, I’m not saying that having coffee or even spending that much on coffee is necessarily a sin. I’m not saying that it’s inherently evil to have a Netflix subscription or to enjoy some of the pleasures
that come from being able to have some disposable income. I’m not saying that those things are inherently wrong. What I am saying is that we have to wrestle with whether or not our self-indulgence has limits on it, and whether or not we’re self-indulging in a way that’s preventing us from helping others when they’re in desperate need of it.

I have to wrestle with this and you have to wrestle with this if you’re gonna claim to be a follower of Jesus. It’s not comfortable, but it’s required. And I know that what a lot of you are hoping for at this point is like, “Okay. Give me a number. Give me a percentage. Give me a ratio. I mean, is this 50/50, is it 75/25 or 25/75?” And I’m not gonna give you a ratio, okay? Because I don’t think that’s the way that God calls us to handle this. I actually think God calls us to handle this... Jesus wants us to wrestle with this on a daily basis, to live in a certain amount of tension. Because honestly I believe that asking ourselves the hard questions about how we spend our money is the first step towards living with financial integrity.

Asking ourselves the hard questions about how we spend our money is the first and most important step towards living a financial integrity. So I’m not gonna say it’s this amount or it’s this percentage or it’s this ratio. I’m saying we have to live in that tension. We have to wrestle with it. We have to.

The first charge was that the wicked wealthy had denied others what was owed them. The second charge was that they had denied themselves nothing. And the third charge is basically that they’ve harmed instead of helped. That’s what he says. He says, “You’ve harmed instead of helped.” He says, “You have condemned and murder the innocent one who was not opposing you.” Condemned and murdered the innocent.

He probably means that literally. He’s probably talking about the kind of scenario where the rich landowner failed to pay the wages and the innocent one again, and that’s legal language. He tried to take him to court and the wealthy just laughed. “You think you’re gonna come after me in a court of law, are you kidding me? I know the judge. I’ve got money. I can game the system. I’m gonna flip the tables around on you. Not only am I not gonna have to pay you what’s owed, but I’m gonna kick you out of your housing. I’m gonna garnish your wages. You’re gonna be destitute on the streets,” which in those days basically was...that’s a death sentence.

And so James probably means it quite literally, like, you’ve caused the murder of innocent ones. You know what I’m saying? That the principle of what he’s saying is, “Listen, not only have you not helped, but you’ve harmed.” And my hope would be that in a place like this that’s full of people who claim to follow Jesus, that are doing their best to sincerely follow Jesus, my hope is that that charge wouldn’t apply to any of us, that we would not be the kind of people who have used our wealth, who’ve used our power, who’ve used our resource, who’ve used our influence to bring harm to others. And my hope is that that applies to no one here, but we have to ask ourselves the question, because the reality is it does happen. It does happen.

Anybody uncomfortable yet? Anybody not uncomfortable yet? Yeah. It’s a hard passage. It’s full of troublesome truth and one of those troublesome truths is just this reality that money’s dangerous. It’s not evil, but it’s dangerous because it draws our trust to it. There’s a reason why the Bible has so much to say about money. The Bible has a lot to say about money. There’s a reason why Jesus himself said, “It’s easier for a camel to go through the eye of a needle than for a rich man to enter in the Kingdom of God.” Not because your money necessarily means you can’t get in, but because your money has this gravitational pull that draws our trust to it, and the only way into heaven is trusting in Jesus.

If you’re trusting anything besides Jesus, there’s no other way. And Jesus said, “I am the way, and the truth and the life. No one comes to Father except through me.” Trusting in Jesus is the only way into his kingdom and money constantly says, “Just put a little bit of weight on me. Just put a little bit of trust in me.” So we have to acknowledge this troublesome truth that money is dangerous. Not evil, but it’s dangerous.

And the second inconvenient truth, the second troublesome truth is this, we’re wealthy. You and I are wealthy. And you may not think that about yourself. But it’s all about who you compare yourself to, right? I mean, if you look at Bill Gates you can be driving on your BMW, drinking your unicorn frappuccinos and you can be thinking, “Man, I’m basically living in abject poverty.” That guy has $88 billion of net worth. I’m as poor as you can imagine compared to that, but Bill Gates is not the guy we should be looking at. If
we look at the rest of the world one of the things we find is that you and I are the 1%. If you can drive an air conditioned car to a Starbucks and pay cash for a unicorn frappuccino, you’re the 1%.

You have wealth that most of the world can’t even begin to imagine. Most of us are wealthy in a way that the rest the world can’t wrap their heads around which means that we have to take these kinds of warnings seriously. And it means that we have to do something really important and that is when we realize that money is dangerous and that we have a lot of it compared to the rest of the world. We have to put safeguards in place to keep money from taking us off track.

A couple of safeguards that we need to put in place. The first one is just this, we got to change our perspective on its purpose. That’s the first safeguard, to keep money from doing it. We change our perspective on its purpose. We remember, “I was given what I’ve given. God has poured blessing into my life so that I can be a blessing.” The purpose of money, the purpose of possession, the purpose of all the gifts and resources God has given us is not just to have, it is to help. And as we begin to change our perspective on it, money loses its ability to attract our trust to it. That’s the first safeguard, we change our perspective on its purpose.

We literally look at our stuff and when we go, “God, thank you for giving this. I’m so grateful for it and I love it, and I appreciate all the enjoyment that comes from having these things. But I wanna ask why. I wanna ask why. What else do you want me to do with it? How do you want me to help with it?” And what’s gonna happen is we’ll begin to keep that stuff with a very open hand.

And then the second safeguard is this, that we have to get out front of its influence. We have to get out front of it. We have to head off the potentially dangerous influence of wealth before it misleads us. We gotta be intentional. We gotta be proactive about it.

And I’ll give you an example, in my own life of what this is look like. I’m gonna be super transparent with you, I’m gonna talk about money in a way that we don’t typically do in our culture, but I just think I need to be really transparent.

When we were in the process of discerning whether or not it was God’s will for us to move to this church, you know, I had the thought that, you know, I bet there’s gonna be a little bit of a bump in salary. I was coming from a church literally 10% the size of this church. I thought there’s probably gonna be a bump in salary and my wife and I said, “We got to make absolutely sure that that doesn’t influence the way that we think about whether or not this is God’s will.” And so, we made a decision which we didn’t want to talk about that at all.

And fairly early in the process, the search team very reasonably said, “So, you know, we feel like we had to share with you kind of the expectations for you as a senior pastor and also, you know, what the salary pack is gonna be.” And we said, “We don’t wanna hear that. We genuinely don’t want to hear anything about it because if God is calling us, then we know that where He guides, He provides. And we don’t want that influencing our understanding of whether or not that’s God’s will.” Okay. So we went and they said, “Well, you’d like to see the office you would be in?” “No. I really don’t. I don’t.” And what was happening there was we’re being prod, we’re getting out front of the potential influence and I didn’t know anything about the salary or the office until the day that the elders called and they said, “We want to extend the call to you.”

And I said, “I believe God’s calling me to say yes.” And then they said, “We kinda have to talk about salary package now.” And I said, “Okay.” And they did, they shared a number. And again, I’m just being very transparent with you and vulnerable, they doubled my salary from my previous church and then some. And I get a little weak in the knees. And my wife and I went, “We gotta get out front of that.” And so I will tell you, we didn’t just double our giving, we tripled it. I don’t just give twice as much as I was giving before when they doubled my salary, I give triple as much. It’s one of our intentional way to staying out front of the potentially negative influence of money.

I can be more generous and I’m trying to keep that in my heart, in my mind. Do you understand? I’m not sharing this is a way to say, “Oh, look at me. Look at how great I am,” because I experienced the same struggle with material possessions that all of us do. And I know in my own heart I can so easily be misled, I’ve got to get out front of it. I’ve got to do things to make sure that it doesn’t have the kind of influence it shouldn’t have. And I’m saying that as followers of Jesus, you’ve got to do the same thing. I don’t know what that looks like in your life, but I know you got to get out front of it, you got to be proactive about it.
So, let me give you kind of a hard question to wrestle with this week and let me put it this way, if you are accused of being the wicked wealthy that James is talking about, if you’re accused of being that kind of person, would your bank statement be the evidence for the prosecution or the defense? I’m hearing little, “Ooh.” It’s a hard question, right? But do you understand the question? Like if somebody said, “You know what? You’re the exact kind of person that James is talking about.” And somebody said, “Well, let’s just see.” And they put your bank statement out on the courtroom table with the prosecution snap it up and go, “Yeah. I can prove my point.” Or would your defense counsel snatch it up and go, “No. I can prove that they’re not and here’s the evidence.”

And the reality is that all of us have places where our bank statements say probably some good things and some places where a bank statements say some things that we’re not necessarily so proud of, which leads me to this question, what do I need to do to right what’s wrong? What do I need to do to be proactive? What do I need to do to get out front of this?

We’re gonna close our time today doing something a little bit different. Not the way we normally handle this, but in Mission Hills we believe deeply in being kingdom-minded which means that one of the ways we express that is 15% of everything that comes in here goes out from this place, it supports ministries outside these walls. Okay? We also have another fund. We call it the “Watchcare Fund.” Some of you are familiar with it. It’s a fund that we maintain that it’s not part of our regular budget. It’s money that we use 100% for taking care of those who were in very dire financial positions, people who come in off the street and they can’t pay their mortgage or their rent, they can’t keep the heat on, they can’t feed their children.

We have this Watchcare Fund that we use entirely for that and we periodically take an offering to kind of keep that fund funded, so that we can take care of those people. We haven’t taken an offering in a while and the balances is a little bit on the low side. So we’re gonna fix that this weekend. We’re gonna take another offering and I don’t do that lightly, we don’t do that all that often. But we’re doing it today because I think it’s a good way to sort of put our money where our mouth is, to put our feet where our heart is and to begin sort of proactively taking a step to say, “Okay. Yeah, that’s right. I need to get out front of the potential leg of influence.”

So in just a moment the ushers are actually gonna come forward and we’re gonna take a Watchcare offering, 100% of which is gonna help people in dire financial straits. And so I just wanna encourage you to be generous, but not just for the purpose of being generous, but for the purpose of taking a step in the direction of getting out front of the potential negative influence of wealth. You can obviously, you can drop whatever cash you have with you in there. You can write a check.

Or if you wanna grab in the seats in front of you, you find this little card that’s says, “Text to Give.” That’s how I usually give and all three services up to this point I have done this. You just text something to 28950 and all the details of there, and then you type in M-H-C C-A-R-E, MHC Care. So it will be designated to the Mission Hills Church Care Fund and then you put in a dollar amount and you hit send. In a few seconds right there, I have a receipt for it. I really did that just so you know.

This is the fourth time that I’ve done it this weekend because I believe that this is something I have to do. I got to keep out front of this. And so I encourage you to give generously not just for the sake of this one time moment, but for the sake of setting in motion of a principle that you’re adopting in your life. I’m gonna keep myself out front so that my resources are kept in the right perspective.

Jesus, thank you for all the gifts you pour out on us. You are so generous to us. Lord, would you guard us against the potential dangers of wealth so that we would never find ourselves in a place that anyone could say of us that, “You are the wicked wealthy that James pronounces judgment against”? And Lord, we thank you that even if as we examine our hearts we realized, “You know what? I am guilty of some of those charges and my heart is not right with you.” We thank you that your Son’s sacrifice on the cross means that we’re forgiven of that and we could start fresh from this moment forward.

Lord, thank you for your generosity, make us people who mirror it. And then in that way stay out front, trusting you and you alone and not anything else that is unworthy of our trust. In Jesus’ name. Amen.