

Introduce

Good morning, Fathom. I hope everyone had a great Thanksgiving and that you were able to celebrate with family, friends, and some good food.

Good morning to those streaming online also – it's good to have you with us well

Today we're continuing our study of the book of James, so please turn with me to James 5.

- We say this each week, but we want each person here this morning to turn to the scripture passage on your own
- Don't simply take my word for it that this is what the Bible says... we want each of you to have the text in front of you and read it on your own
- James 5 is on page 1,013 if you're using one of the bibles beneath your seats
- We'll be reading the first 6 verses of James chapter 5 today.

INTRO

So, Chris gave a brief introduction already, but in case you were just tuning Chris out or something, again, my name is Eric Shelly and I'm one of the elders here at Fathom and also serve as Treasurer.

- I was born in 1979...
- If you don't want to do any math on a Sunday morning, that makes me 42 years old

Being born in 1979 means most of my childhood was spent smack-dab in the middle of the 80s.

- Those of us who grew up in the 80s look back at that decade fondly
 - Ronald Reagan was president
 - Guns n Roses and Metallica were in their prime
 - Classic movies like *Star Wars*, *Indiana Jones*, *Back to the Future*, *Top Gun* came out in the 80s
 - I could go on and on
 - There's lots of things that people who grew up in the 80s can fondly recall

But there's one cultural theme or societal theme from the 80s that wasn't as great:

- One of the themes of the 80s was materialism or consumerism
 - Madonna told us "We are living in a material world and I am a material girl"

- Gordon Gecko in the movie *Wall Street* said “Greed is good”
- We were buying walk-mans, VCRs, Nintendos, microwaves, and Air Jordans
- The generation that grew up in the 80s became more focused on acquiring things than any generation before them
- If you saw my bedroom and the posters on my walls, I wasn’t much different: Sports stars and sports cars.
- Even more than athletes, Ferraris, Lamborghinis, and Porsches took up tons of real estate on my walls
- My friends and my cousins were no different – we all wanted to be rich enough to buy a Ferrari Testarossa or a Lamborghini Countach one day
- In fact, one of my cousins had a poster that I still remember to this day and I think it captured this materialism theme quite well. **SLIDE**
 - Garfield is another 80s icon
 - He’s got the mansion, the pool, the Lamborghini
 - A hot air balloon and some type of sound system
 - He’s stockpiling toys! He’s accumulating stuff. **BLANK SLIDE**

As I look back, I think this desire to make money and acquire things – at least played some part in my having an interest in business when I was younger

- I knew I probably wouldn’t get rich as a baseball player – I was too short, too small
- But maybe I could get rich as a CEO or a portfolio manager and afford that Ferrari
- Again, if I’m honest, this mindset at least factored into some of the decisions I made when choosing my career
 - I went to a college with a good business school
 - I majored in finance and economics
 - I got a job in the mutual fund industry
 - I went back and got my MBA degree with a focus on finance
- But it wasn’t until after college when I was working at my first job when I also began to start taking my faith more seriously
- I really started studying my Bible more and reading it more closely
 - I began to see how this Garfield mindset of accumulating toys and trying to get rich didn’t really align with the Bible’s teaching

- I soon realized that when it comes to understanding wealth and finance, the Bible is a far more important and more powerful resource...
 - than any course I took in business school
 - Or any personal finance book you could buy
- And since then, I've tried to learn the Bible's perspective on money and apply it not only to my life and my own finances
 - but also to my career in finance
 - and to my role as treasurer here at the church
- The Bible is such a deep resource of teaching on:
 - How to steward or manage wealth well
 - How money or a desire for money can be dangerous
 - How to have proper perspective on money and on our things
 - So that we can control money and not let it control us

That's what our passage today speaks to. Today, in this passage in James,

- I hope to show you some of the dangers of wealth
- But then I also want to teach about how we can master wealth and not let it master us

Typically, congregations hate hearing preaching about money and pastors hate preaching about money

- But I'm a little strange – I'm excited for it
- I only preach about 4 times a year, so when my preaching schedule lines up with a text about money... I get excited. Anyway, Let's get into our text:

CONTEXT

Since September, we've been working our way through the book of James

- One of the themes of James is to keep yourself from being corrupted by worldliness
- Keeping yourself from being controlled by the world around us is something we've talked about again and again in James:
 - James 2 warned about treating people differently based on their worldly social status
 - James 3 addressed our tongues and speaking the way those around us do

- We taught on using worldly, human wisdom compared to Godly wisdom
- And just last week, Chris talked about planning for our future the way the world does
- As believers, James calls us to live out our faith in the world, but not become corrupted by the world
- And this week's passage is no different: James is warning us about handling wealth the way the world does

If you've been here for most of this teaching series, you'll recall that James is writing to an audience of new and mostly Jewish Christians

- They are new believers in the young, early Christian church

And these new Christians in the early church...

- Tended not to be rich. They were economically poor
- In fact, many of the early Christians were poor people who worked for rich people

In this passage, James is criticizing and condemning the rich for how they've sinfully handled their wealth

- But he is also warning his primary audience – these lower-class Christians – against the dangers and temptations of wealth
 - Because as they worked for these rich bosses, they were likely seeking to generate wealth of their own
- That's where James starts this passage. He starts by warning what wealth can do to us

Let's start in James 5, verse 1:

¹ Come now, you rich, weep and howl for the miseries that are coming upon you.

James jumps right in with criticizing the rich.

- James was critical of the rich, long before Bernie Sanders made it popular
- He basically says, "Listen you rich people, you should burst into tears and howl with grief at what's coming to you."
- "I've got some bad news for you: You've got some bad stuff coming your way."

What is the bad stuff that's coming? Verse 2:

² Your riches have rotted and your garments are moth-eaten. ³ Your gold and silver have corroded, and their corrosion will be evidence against you and will eat your flesh like fire.

James is focusing on the *rich people's riches* here. He talks about their riches, their clothing, their gold and their silver and how it will all eventually go away.

That's my first point this morning: **SLIDE** Wealth isn't permanent...

Explain: Wealth in James' time

- Most common folks' homes in that time period were not heavily furnished
 - A fireplace and things for cooking were of utmost importance, and a table for preparing food and meals were present
 - But beyond that, furniture may have only consisted of some stools for sitting and some mats or mattresses or pads for sleeping
- Unless you were rich
 - The rich back then had their money in land and in their houses
 - And rich peoples' houses had furniture closer to what we've got today
 - Couches, tables, and chairs, chests, and beds that were all primarily made of wood
 - James is pointing that out here, that even fine furniture made from expensive wood will not just break or wear out, but it will *rot*
- The rich people decorated their furniture with fine sheets, linens, and pillows and they wore expensive clothing and garments
 - But just like wood can rot, even expensive clothing can get infested and eaten by moths
 - Insects – pests – will infest them and eat them
 - It will wear out or get destroyed. These garments aren't permanent either
- And finally, the rich possessed gold and silver – they had money and coins, but also things like cups, utensils, or dishes that were made of gold and silver
 - And while gold or silver doesn't rust the way metal does, it will still tarnish or corrode
 - Even gold and silver – two of the most desired and sought-after metals – will tarnish or corrode. These aren't permanent either
- The point James is making is that all of the things the rich had – things that made them rich and showed off their wealth
 - It would one day rot
 - it would decay from the inside out
 - Or it would become infested
 - And something would eat it from the inside out
 - Or it would corrode

- It would waste away, rust away
- The wealth of the would not last... it would be destroyed
- It's not permanent

ILLUSTRATION: Today's Wealth

- Wealth that we possess today is no different
 - I read a story about a 30-year-old amateur investor¹
 - During the pandemic, while he was stuck at home, he started day-trading stocks using the Robinhood app
 - He used \$15,000 dollars in credit and later took out two \$30,000 home equity loans to fund his trading – so he borrowed \$75 grand!
 - And the bets and loans seemed to pay off as he turned that money - \$75k – into just over a million dollars!
 - Within a year he became a millionaire. At 31 years old!
 - But within a few months, due to his inexperience with the markets and trading, he lost it all
 - He was left with less than \$7,000 in his account. Not to mention the debt on the borrowed money
- For every story you hear of someone who bought McDonald's stock for \$20 back in the mid-60s and is now a multi-millionaire...
- There are many more stories of people who lost money much more quickly
- Wealth is not permanent. Wealth is temporary

That's what James is saying. He is saying that all of these riches, all of these possessions and valuables, all of these toys, will one day give out and be destroyed.

- Furthermore, James says **their corrosion will be evidence against you**
- The use of the word *evidence* is describing a testimony given in court
 - A witness giving their direct account of what they saw
- He's essentially saying that one day, someone is going to look at the rich person's things...
 - Just sitting there collecting dust or rust, sitting idle and unused
 - Or wearing out, or rotting, or falling apart

¹ <https://markets.businessinsider.com/news/stocks/day-trader-made-million-lost-it-all-cautionary-tale-investing-2020-7>

- And those things will be a testimony against the rich person and how they lived
 - Those things will speak to their greed
 - To their poor stewardship
 - To how they used their money or possessions poorly
- You've heard the phrase "*money talks*"? This is an example of that
 - Our money, our riches, our possessions will testify against us
 - They will testify if we managed them well
 - Or if we managed them poorly

APPLICATION: Talking Possessions

So, ask yourself: if your things, your possessions could talk, what would they say about you?

- Would they testify that you hold them loosely and shared them?
- That you're willing to share or let someone use or borrow or simply have them?
- Or do you keep them to yourself, not ever being willing to let others use them?
- Think about your home... what would it say?
 - Or your car or truck
 - Or your tools
 - Or your checking account... what would it say?
- How would our money testify about us if our money could talk?

In the middle of verse 3, James switches from talking about the rich people's riches...
...To warning about what their riches may do to them.

James just told us that **Wealth isn't permanent...** But now he's going to add to that statement

Saying: **SLIDE Wealth isn't permanent... but it can cause permanent harm**

- Wealth can breed actions in our lives that are harmful – both to others and to us
- Wealth can lead us into sin
- While our things may rust or corrode or rot away... if we're not careful, our things can rust or corrode or rot our hearts
- James lays out 4 ways the rich sin due to and through their wealth and power

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HARM #1: Hoarding

Read the 2nd half of Verse 3: **You have laid up treasure in the last days.**

- Some people have taken this phrase **laid up treasure** to mean that you shouldn't save,
 - Saying that you shouldn't set some money aside in order to buy something
 - Or you shouldn't save for an emergency fund
 - Or that you shouldn't invest
 - But that's not what the Bible teaches
 - Paul talks about parents saving for their children in 2 Cor 12 (v14) and about providing for one's family in 1 Tim 5 (v8)
 - Even Jesus – in the 'Parable of the Talents' – talked about the wisdom of investing money with bankers in order to earn interest
- So, James isn't saying that it's wrong to save...
 - Instead, the wording used here is speaking about hoarding. The sin of hoarding
 - James is talking about *over accumulating* things

ILLUSTRATION: Toilet Paper

- Remember when the pandemic started and people were hoarding toilet paper?
 - You couldn't find it anywhere
 - Grocery store shelves were totally empty
 - And if a store got some in, it was gone in minutes
 - A scarcity mentality set in and people worried that they wouldn't have enough TP or would run out, so they bought more. And more
 - I don't know about you, but I don't know anyone who completely ran out of toilet paper
 - But I do know some people were hoarding toilet paper... they had a stash. They had more TP than they needed
- James is saying it's not wrong for me to go to Costco and buy a big pack of toilet paper
 - He's saying it *is* wrong for me to have 5 of those big packs stacked up in my basement
 - Because maybe there is a family somewhere who is low on TP, wants to buy more, but can't find it anywhere

- Meanwhile, I've got enough for my family... and that family... and for 3 other families
- Whether its hoarding toilet paper or any other possessions... James tells us hoarding is wrong and sinful.
- Hoarding is saving with the wrong intentions
- Hoarding is not saving with a purpose or saving so you can buy something, or saving for an emergency
 - Its saving to accumulate
 - So that you can simply have more
- James adds the phrase **in the last days** here because he's saying that hoarding is like saving up money or things in the last days of your life
 - If you had a week to live...
 - Would you be trying to save more money or things?
 - No – you'll probably want to spend it or use it or give it away
 - knowing that in seven days it'll all be gone anyway
 - knowing that we don't take our savings accounts with us when we die

HARM #2: Withholding Pay

The second sin that James warns about is in verse 4. Let's read it together:

⁴ Behold, the wages of the laborers who mowed your fields, which you kept back by fraud, are crying out against you, and the cries of the harvesters have reached the ears of the Lord of hosts.

EXPLAIN: Day Laborers

As I mentioned earlier, the rich folk at that time owned a lot of land and they grew crops on all that land

- At that time, it was common to hire workers in the morning and pay the workers at end of the workday for the work they did throughout the day
- This allowed the landowner to hire the workers needed for the day's work
 - And it allowed the poor hired worker to take money home that evening to feed his family
- But what the rich people were doing was withholding the pay and not paying the workers at the end of the day
 - The work was being done, but the worker wasn't being paid for it

- And the way its worded in the original Greek indicated that the workers would *never* get paid²
 - The landowner wasn't saying "hey, I'll catch you up on your pay tomorrow when you come to work"
 - There was no guarantee the worker would be working for that landowner the next day. It may have been another landowner the next day
 - So, for the day laborer, not getting paid at the end of the day meant not getting paid at all
- Not paying hired workers was strictly forbidden under Jewish law. Deut 24:14-15 says:

¹⁴ "You shall not oppress a hired worker who is poor and needy, whether he is one of your brothers or one of the sojourners who are in your land within your towns. ¹⁵ You shall give him his wages on the same day, before the sun sets (for he is poor and counts on it), lest he cry against you to the Lord, and you be guilty of sin.

- So, the rich landowner – who could easily afford to pay all of the workers – was withholding pay, from those who earned it
- James says this is sin
 - Because someone has done the work
 - They've earned the money – and they're relying on the money to feed their family and pay their bills
 - But the rich were withholding the pay
 - Because they could
 - Because it would help their bottom line

APPLICATION: Out to eat

Now, withholding pay may not seem like something that is an issue for you... regardless of whether or not you have employees

But maybe a more relevant application is going out to eat. Suppose you go out to dinner with your family

- The server greets you and seats you, takes your order, brings your food out, refills your drinks, and then clears your plates
- They do their job... their work
- And it's time for you to pay the bill and tip your server

² Wiersbe, W. W. (1996). [*The Bible exposition commentary*](#) (Vol. 2, pp. 374–377). Wheaton, IL: Victor Books.

- Will you tip generously? Or shrewdly?
- I would hope you tip generously
 - especially now, when so many restaurants are short staffed and those who *are* working are over worked...
 - I hope we are generous
- Church, tipping is an opportunity for our money to talk for us... to testify for us
 - Tipping is an opportunity to be generous
 - If you're looking to save some money on your meal
 - then say no to that appetizer or dessert...
 - drink water with your meal instead...
 - don't skimp on the tip!
 - Otherwise, the effect is a bit like withholding pay. Just like the rich people James is speaking to here

Harm #3: Self-Indulgence

Let's keep moving. Verse 5

⁵You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter.

James' warning here is against the sin of self-indulgence

- Similar to the point I made earlier about saving...
- It's not wrong to have nice things
- But you can have too much luxury... too much to indulge in... too many good things

The word James uses here for **luxury** means "to lead a soft life". And the word for **self-indulgence** means "to live voluptuously or wantonly"

- It's the picture of someone with little care in the world
- With so much wealth that they don't know what to do with it all
- But instead of sharing their wealth with others, they spend it on themselves... just buying whatever they desire
 - Just logging onto Amazon and continuing to the hit 'Buy Now' button
- They just purchase whatever they *want* not whatever they *need*
- All the while, completely oblivious to the fact that
 - They are doing themselves harm

- They are over indulging their desires and it's leading them into sin

EXPLAIN: Day of slaughter

James is painting a very harsh image here. He says **You have fattened your hearts in a day of slaughter**

- The picture James is giving is the image of the animal on the day of slaughter
- Picture a cow
- Standing at the feeding trough and just chowing down
- Eating its fill, indulging in the food, fattening itself up
- All the while, completely oblivious to the fact that
 - As soon as its finishes eating
 - It's going to be slaughtered and turned into hamburger
- That's the image James is giving here
- The self-indulgent are the cow at the feeding trough about to be slaughtered

APPLICATION: Spending

How about you? How do you spend?

- What do you do with money that doesn't go towards giving or monthly expenses?
 - Are you saving it?
 - Do you spend it on yourself?
 - Do you buy things you need? Or things you want?
 - Hear me here... its ok to buy things and its ok to buy nice things if and when you can afford them
- But ask yourself: Is your spending or shopping best described as someone who has researched a product, found a good price, and purchased something they'll use and enjoy?
- Or is your shopping more like the animal just feeding from the trough?
 - Just spending – at the expense of all other things you could do with your money – and spending, and spending
- This is the self-indulgence James is speaking about

Harm #4: Injustice

The 4th way that James says wealth can harm you is in verse 6:

⁶You have condemned and murdered the righteous person. He does not resist you.

In this verse, James is using a description for murder to describe the actions of the rich

- While they didn't physically kill someone, their corrupt actions were that they would use their wealth and their power...
- Against poor and innocent people
- They would sue or threaten to sue knowing that the poor person didn't have enough money to fight them or resist them in court
- When James says the rich have **condemned** innocent people and says **He does not resist you**, he's saying that the rich are abusing the law and abusing power because they have enough money to do so
- And in doing so, innocent men were likely found guilty of crimes they didn't commit
 - And so, they were fined (which they couldn't afford) or imprisoned (which meant they couldn't work) or even put to death
 - Regardless of what the sentence was, they were poor enough that *any* sentence likely meant they couldn't feed themselves or their family
 - And so, they may in fact have died in jail, while their family dies without anyone to support it
 - The rich may have killed them indirectly

Like the other sins we've discussed earlier, we still see this today.

- Where rich people or companies are willing to fight someone in court
- regardless of whether they're wrong or right...
- they're willing to go to court because they've got enough money to outlast the other party
- This is abuse of power and injustice towards the poor

Once again, wealth has brought about sin and brought about harm. **SLIDE** **Wealth isn't permanent... but it can cause permanent harm**

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TRANSITION: We are the rich people

So, James is speaking out against these rich people

- and how they've allowed their wealth to corrupt them,
- to cause them to sin,
- and cause permanent harm in their lives as well as the lives of others

But we need to remember that James was writing *about* rich people, but not necessarily *to* rich people. Again, his intended audience was typically poor Christians

- James wasn't simply criticizing and condemning the rich
- He was also warning those who weren't rich about the dangers that come with being rich

And maybe you're hearing this message today

- You're thinking, "Yeah, James and Eric and Bernie Sanders are right: those rich people are the problem. They need to get it together."
- Maybe you're even thinking "This doesn't apply to me... Have you seen my paycheck? I'm not rich."
- I think it's easy to talk about the rich and criticize the rich and think that it's someone else
 - Its Jeff Bezos, or Elon Musk, or Bill Gates
 - Or the people with ski-in, ski-out mansions in Aspen
 - Or actors, rock stars, or athletes
- But I want to submit to you that just maybe we're the rich.
- We're the wealthy people James is talking about
 - Consider this:
 - We live in the United States of America, one of the richest countries in the world
 - We live in Colorado, one of the top 10 richest states in the US
 - The most recent US Census Bureau data places the Denver metro area in the top 25 richest cities in the US
 - and lists Douglas County CO – where many in our church live – as the 9th richest county in the US
 - Arapahoe county, Jeffco, aren't far behind
 - This puts us among the richest people in the world
 - While we may not be in the Jeff Bezos tax bracket ... we are quite rich
 - I read in the Wall Street journal recently that 1% of the world's population are millionaires
 - Which means there's probably 1 or 2 in this room
 - If you make \$25,000 per year, you are in the top 6th percentile of the world in terms of income³
 - That means 94% of the world's population makes less than \$25k

³ <https://www.washingtonpost.com/graphics/2018/business/global-income-calculator/>

- We are the rich. What James addresses here applies to us – no matter how much money we make
- We're all tempted towards:
 - Greed
 - Hoarding
 - Withholding tips
 - Self-Indulgence
- So, what are we to do? As rich Americans, rich Coloradans, rich Christians, what are we to do with our wealth?
 - How can we foster a right attitude towards wealth, regardless of our tax bracket or income level?
- That's what I want to discuss with the rest of our time this morning: How can we have and grow a proper relationship with wealth in our lives?

I made the earlier statement that **Wealth isn't permanent... but it can cause permanent harm**

My second statement this morning starts like this: **SLIDE Wealth needs to be mastered...**

But, How do we master wealth? How do we develop a perspective and relationship with our wealth – or our money – where we control it, and it doesn't control us?

CONSIDERATION

- The first way to master wealth is **SLIDE Consideration**
 - We've got to consider, evaluate, and reflect on your relationship to money and to wealth
 - Asking ourselves: "What is my relationship to my money, my possessions, my "toys"?"
 - Ask yourself: "If my money could talk, what would it say about me?"
 - If we logged onto your bank account and put the statement up on the screen, what would it say about you as a steward, a spender, a saver?
 - The goal is to consider our approach to wealth and assess areas where we need to repent and change and grow
 - Maybe you've got an unhealthy relationship between money and security – where you don't ever think you've got enough

- Or maybe you can't ever seem to escape debt or your poor spending habits
- Maybe your attitude towards money is been one of shrewdness
 - and – like the rich people James is speaking about –
 - there are areas and actions that you need to repent of
 - Repentance is part of this consideration process
- Maybe indulgent spending has been an issue for you – driving you towards hoarding or buying things you don't need
- Perhaps you simply need a budget – you need a stronger plan for your money
- So, Consideration is something that requires you to take a long look in the mirror, internally
 - To assess how you're doing
 - And then respond appropriately
 - That response may need to begin with repentance... with a turning away from what you've been doing improperly
 - There may be some wealth-related sins that you need to repent of
- That response may need to be to tell someone about it
 - We tend to keep our money, our income, our wealth very private
 - We don't talk about it at d-group or even within families
 - But if there's an area you're struggling in, maybe you need to talk with someone about it.
- Come talk to me after church, or email me this week; or reach out to Chris
 - We'd love to sit with you and talk through issues related to wealth
 - If there are issues with budgeting, or spending, or debt, there are lots of resources out there that can help you
 - We'll be hosting Financial Peace University starting in January...
 - One of our members, Christine Meek
 - Here at the church, after services on Sunday
 - 9-week course on budgeting, getting out of debt, saving, etc
 - We'll have more details coming on this soon
 - There are people, members of Fathom who can be great resource as well

- So come talk to me or to Chris or to the staff or elders... we'd love to help you and come along side of you in this process of consideration and evaluation of your relationship to money

CONTENTMENT

- The second way to master wealth is through **SLIDE Contentment**
- Contentment means: *To be in a state of mind where your desires are confined to your current status in life ... whatever that status may be*⁴
 - Contentment can be an issue no matter how many figures you make in your income, no matter how much wealth you have or don't have
 - And a lack of contentment brings about jealousy and envy
- James told us this back in chapter 3, **16 For where jealousy and selfish ambition exist, there will be disorder and every vile practice.**
 - James is saying that a lack of contentment can cause jealousy, envy, and selfishness, and that these are like gateway drugs for other vile practices
 - In other words, when we are not content with our status in life or with what we have, it paves the way for other sins
- So, we offset these things by being content
- But how do we become content? How do we foster a heart that is content?
- Here are a few ways:
 - First, we practice humility
 - A humble heart tends to be a generous heart
 - It's hard to be greedy or selfish when you're seeking to put others first
 - It's hard to always want more for yourself when instead you're wanting more for others around you
 - When you pray for a humble heart and seek the good of others ahead of yourself, you're practicing humility
 - A humble heart tends to be a generous heart, but also a contented heart
 - Second, we give thanks for God's blessings
 - If contentment is a struggle for you

⁴ Easton, M. G. (1893). In [*Illustrated Bible Dictionary and Treasury of Biblical History, Biography, Geography, Doctrine, and Literature*](#) (p. 158). New York: Harper & Brothers.

- Sit down and list the ways that God has blessed you and provided for you
- We see this throughout the Psalms, where David or the other writers list ways that God has been there and provided for them
- We just celebrated Thanksgiving, right? This practice is what the Thanksgiving holiday is all about – giving thanks
 - Just like the first pilgrims gave thanks for a bountiful harvest
 - We should give thanks for God’s provision in our lives
 - Think about all the things that we *do* have
 - We should give thanks for these things
- This is something I try to do every Thanksgiving
 - Sometimes I’ll journal it or list it in my devotion time
 - Sometimes I’ll pray through it
 - I’ve done it different ways...
 - But I’ll list the things I’m thankful for, the people I’m thankful for, the ways that God has provided for me and my family in the past year
 - It’s one way that I celebrate Thanksgiving... by giving thanks!
- Thanksgiving weekend still isn’t over yet... you’ve got all afternoon! List the things you’re thankful for. Count your blessings
- It will help breed contentment
- Third, to foster a contented heart, we remember God’s promises
 - Similar to listing and giving thanks for the ways that God has provided for us
 - Listing God’s promises fosters contentment as well
 - Peter says in his second letter (2 Peter 1:4) that God...

has granted to us his precious and very great promises, so that through them you may become partakers of the divine nature, having escaped from the corruption that is in the world because of sinful desire

- In other words, Through remembering God’s promises, we can escape the world’s corruption caused by selfishness and jealousy
 - ... and we can grow in contentment
- Think of the things God’s Word promises you:

- To be our father
- To be our provider
- To answer prayer
- To grant us salvation in Jesus His son
- To rescue us from sin
- I could go on and on...
- As you read God's word or have devotional time, spending time remembering God's promises to you will help breed contentment in your heart

So, the two ways that we can master wealth are through Consideration and Contentment.

But it's not enough to just master wealth. It's not enough to just develop a healthy relationship with our wealth

- The Bible also calls us to be stewards over wealth also
- To manage wealth and use it

So, **SLIDE Wealth needs to be mastered... but wealth also needs to be used**

Now, what does it mean to *use* wealth?

- Using wealth means to manage it. To steward it
- It doesn't mean simply using it to buy things or pay for things
- I believe God uses men and women...
 - who have a mastery in their hearts over wealth
 - who strive to steward well, whatever wealth they have
 - to make great impacts on the Kingdom through their use of wealth
- I've got 3 ways that we can use wealth:

The first way to use wealth is to **Share it SLIDE**

- This sounds obvious, right? Of course, a sermon on money is going to mention sharing, giving, or generosity!
 - But that's because giving and sharing is fundamental to mastering wealth and using wealth well
 - We say it each week that: We give because God first gave to us
 - We practice first fruits giving...

- Giving our first and our best because in Christ, God gave us His first and His best
- Giving and sharing is a way that we glorify God for what He's done for us
- Some teachers and pastors use a phrase that I love referring to "God's economy" or "Kingdom economy"
 - It's the idea we are called to share and to give, to supply the needs of others
 - You see, God doesn't need any of our money
 - He can accomplish His will regardless of if we're with him or not
 - But He chooses to use the generosity of believers to provide for the needs of others
 - So when you give to your local church, or to support a missionary, or give to some para-church ministry, or simply give to someone in need...
 - God's economy, Kingdom economy is at work
 - ... using the sharing of some, the abundance of some... to provide and supply for the needs of others
- We share our wealth, for the glory of God and the good of others. That's the first way we use wealth

The second way to use wealth is to **Save it.** SLIDE

- This is what it sounds like. It's saving our money for when and where it's needed.
 - Saving isn't burying our treasure or hiding it under a mattress
 - That's hoarding, which we talked about earlier
- Saving or investing money is something we do as part of an overall budget
 - It is money set aside for a purpose or to generate a greater return in the future
 - It could be in a simple savings account that generates some interest for you
 - Or it could be in other investments – stocks or mutual funds
- What differentiates saving from hoarding is that saving is done with a goal, with a purpose
 - When we're hoarding money, we're striving to accumulate more, to accumulate as much as we can. The goal of hoarding is accumulation
 - When we're saving or investing, we're investing to achieve a future goal

- Maybe the goal is to build up an emergency fund for when your car breaks down
- Maybe the goal is retirement one day
- Maybe it's to pay for college
- Or to buy a car
- Maybe its saving in order to share
 - I know some people who have a charitable trust set up
 - It's an account where their money is invested, generating interest or returns, until they are ready to give it or donate it
 - it's a wise way to save and invest your wealth, but also share your wealth
- So, we save and invest our money wisely and for a purpose. That's the second way we use wealth

The third way to use wealth is to **Savor it**. Or to *enjoy it*. **SLIDE**

- This may be one of the more contentious things I'll say this morning
- Because it's so easy to take this to an extreme and justify some kind of spending spree
- But here's what I mean by it:
 - Just like through our giving and sharing we proclaim the gospel,
 - in enjoying God's blessings, we proclaim his goodness to us
 - We share by giving our first and our best
 - We savor by enjoying the good things he gives
- James spoke to this earlier in his letter, in chapter 1 verse 17. He said:

Every good gift and every perfect gift is from above, coming down from the Father of lights

- Every good thing we receive
- Every gift that we've been blessed with
 - Maybe it's a job to pay the bills
 - Or a car to drive to work in
 - Or new appliance in the kitchen
 - Or a vacation

- If they were earned and paid for in an honest, godly manner,
- And provided you aren't going into debt or being dishonest in order to purchase them...
- these are all blessings to enjoy
- Paul echoes this in 1 Timothy 6:17, saying that God: *richly provides us with everything to enjoy.*

We use wealth well when we enjoy it, when we savor it, because we proclaim and remember God's goodness, blessing, and provision to us

So, we use wealth well when we not only savor it, but also when we share it and save it.

BLANK SLIDE

CONCLUSION

We're in a unique time of year to be considering our wealth and our attitudes towards wealth

- We just celebrated Thanksgiving, which is a holiday of gratefulness and giving thanks for the blessings we have
- And if commercials and stores are any indication... its already Christmas season
 - Which means that the next 4 weeks are going to be a worldly assault on our relationship with wealth
 - We're going to be called to indulge in ourselves, to buy more earthly goods and gifts
 - To fulfill all of our wants
- It's a strange time to talk about wealth, but also a really good time
- Because our relationship with wealth matters. A lot
- How our money talks and what it says about us matters. A lot
- A bit earlier, I suggested that one of the ways that we can master wealth is to consider – to consider our relationship with money and with wealth
- And as we wrap up our time this morning, that's what I'd like to call you to do
 - Starting today and this week and through the month of December...
 - Consider your relationship with money... with wealth
 - Who is in charge of the relationship?
 - Is it you? Is it your wants and desires? Is it the world?
 - Is it Christ? Does God have authority over your wealth?

- If there are ways where your relationship with money has been unhealthy
 - Perhaps it led you toward sin like the rich people James is talking about
 - Or led you away from gratefulness or generosity
- If it has, let's repent of it. Turn away from it
- Submit your wealth and your relationship with wealth to God
- And seek to master wealth and use it well
- So that when our money talks, it can be another way that we proclaim Christ and proclaim God's love for us
- So that through our finances and how we use the wealth God blesses us with, we can demonstrate God's love, His provision, and His generosity.
- So that we can do good, be rich in good works, be generous and ready to share... and take hold of that which is truly life (1 Tim 6:18-19)

Let's pray.

RESPONSES:

Well, every week at Fathom we respond in 4 ways:

The **first** is Communion –The crackers and juice represent Christ's body broken and his blood shed on the cross for those who proclaim Christ as Lord and Savior.

- Celebrating the Lord's Supper is a way for those who proclaim that Jesus is their savior, to remember Christ's work of salvation on the cross
- We'd ask that if you don't consider yourself a Christian – if you haven't accepted Jesus Christ as your Lord and Savior...
- That you abstain from communion
- Again, communion is something for believers to celebrate together... it's a way we can proclaim Christ and what he's done in our lives
- If you didn't grab your cracker and juice when you came into the chapel, you can go get it now and we'll take communion together shortly

The **second** way we respond is by Giving – We believe in giving to God our tithes and offerings – our first and our best – because in Jesus, God gave us His first and His best.

- If you're a guest with us this morning, please don't feel any compulsion to give
- We're so glad you're here, but we don't expect you to give to the church... please just be our guest today

- Giving is for Fathom's members and those who call Fathom their home church
- If you do call Fathom your home church, then you're invited to give as your heart leads you
- You can use the giving boxes in the back of the room or give online at fathomchurch.org/give

The **third** way we respond is through Prayer – Right now if you're in need of prayer or would like someone to pray for you, I'll be in the back of the room, some of the elders will be back there as well and we'd love to come alongside of you and pray for any request you might have

The **fourth** response is Singing – Singing moves what we've heard in God's Word from our heads to our hearts. It helps to reinforce God's truth in our hearts

Each week as we take communion together, we typically read Paul's words in 1 Corinthians 11, where he instructs us on communion

But in the verses immediately after those, Paul gives some other instructions for us that we often overlook. He says:

²⁷ Whoever, therefore, eats the bread or drinks the cup of the Lord in an unworthy manner will be guilty concerning the body and blood of the Lord. ²⁸ Let a person examine himself, then, and so eat of the bread and drink of the cup. ²⁹ For anyone who eats and drinks without discerning the body eats and drinks judgment on himself.

- Paul instructs us to examine our hearts before we eat of the bread and drink of the cup
- We are to examine our hearts test if there is any area of our lives where we may be living in unconfessed sin
- Because the Lord's supper is not about being sinless or without sin
- But it is about confessing our sins to the one whose body was broken for us

We are also to examine our lives

- Is there sin you need to confess?
- Is there someone in the church body that you need to reconcile with?
- Is there a heart issue you need to repent of?

The band is going to play a song... use this time for some examination of your own heart... for consideration

and after that song, I'll come up and read the words of institution and we'll take communion together.

Let's respond together in singing and worship and let's reflect and consider our hearts this morning. I'll be back up in a minute and we'll take communion together.

FIRST SONG

So, take your time this morning as you respond and come to the table1 CORINTHIANS
11:23–26 –WORDS OF INSTITUTION

²³For I received from the Lord what I also delivered to you, that the Lord Jesus on the night when he was betrayed took bread, ²⁴and when he had given thanks, he broke it, and said, "This is my body, which is for you. Do this in remembrance of me." **TAKE**

²⁵In the same way also he took the cup, after supper, saying, "This cup is the new covenant in my blood. Do this, as often as you drink it, in remembrance of me." **TAKE**

²⁶For as often as you eat this bread and drink the cup, you proclaim the Lord's death until he comes.

Thanks church. Let's continue to worship together.