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**How to Get Rich-Slow**  
**James 5:1-6**

A young investment banker was driving his brand new BMW on a mountain road during a snow storm. As he veered around a sharp turn, he lost control and began sliding off the road toward a steep precipice. At the last moment he unbuckled his seat belt, flung open his door and leaped from the car, which then tumbled down the ravine and burst into a ball of flames. Though he escaped with his life, the man suffered a ghastly injury. Somehow his arm had been caught near the hinge of the door as he jumped and his arm was torn off at the shoulder. A trucker saw the accident, pulled over to see if he could help. He found the banker standing on the side of the road looking down at his burning BMW moaning, "My new BMW, My new BMW!" totally oblivious to his injury. The trucker pointed at his shoulder and said, "You've got bigger problems than that car. We've got to find that arm and get you to the hospital, perhaps the surgeons can sew it back on." The banker looked down where his arm had been, paused for a moment and groaned, "On no, My Rolex! My Rolex!"

We laugh at this man's worship of material possessions, but God doesn't. Most of us certainly aren't as extreme as the BMW guy, but we still struggle with affluenza. God gave us many good things for us to enjoy and use and delight in. He gave us incredible pleasures. He modeled rest for us on the seventh day of creation. He had blessed many of us with wealth and lands, but He knows that if we make stuff our ultimate goal it's not good for us. It will make us spiritually sick.

Have you noticed that the more we pursue prosperity the more selfish we become. That pursuit of prosperity increases my natural instinct to self-indulgence, rewarding myself with the comforts of life sometimes to the hurt of others. When I get more, more, more, my first response is not "now that I have more I am going to be able to have more to give to help others". No my first response is, "now I have more to be able to make my life more comfortable." When we pursue prosperity it messes with our priorities and values. When we pursue stuff to try and satisfy ourselves, we come up strangely empty and doubly selfish. I believe God is calling us to a totally new way of thinking. God

wants us reevaluate what we are investing in. God wants to change the way we think and live so we can discover the joy he waiting for us. Jesus our eternal stockbroker wants us to change our investment strategy. I believe this morning he is telling us three things. Invest long-term. Invest in people and invest to make a difference.

Turn with me in your Bibles to the book of James. We are in our “Faith Works” series. James has been hammering home his point. If you have faith in God then it ought to work. Faith if its real must make a difference? Faith is far more then a having a big dusty family bible on your coffee table. Faith is God is not about church attendance. James says that if our faith is real then we will live out the truth that we hear. We will see it in the way we resist temptation to sin. Pure religion is caring for the orphans and widows. Pure faith means that we treat the poor the same as the rich. Real faith means we do good deeds for other people. True faith means we tame our tongue. We silence our selfishness. We quiet our criticisms. We ambush our ambitions that decide its all up to us. As we then submit to God’s leadership. As we draw near to him. As we humble ourselves before God... He will lift us up.

James at the end of chapter four has just been exposing pride in some Christian businessmen that are adept at playing God. They don’t bother to consider what God would have them do. They have decided their success is all up to them. They think wrongly that they call the shots, they control the time schedule and they decide the margin of profit. God says, “no you don’t even know if you are going to be alive tomorrow.” James continues to put pressure on these men in the first six verses of chapter 5, for those rich people who profess to worship God but actually are worshipping stuff/money. Most of us at this point may be tempted to relax back into our soft chairs and say, “Whew! I’m glad I’m not a rich businessman, this certainly will not apply to me. I hope those other guys sure are listening.” Be careful, we may not be as extreme as the one-armed investment banker crying for his missing Rolex, but we share some of the same attitudes and God wants to expose them in us and change our investment strategy. So James, sounding like a Old Testament prophet gets after us. Read with me James 5:1-6 (READ)

James is not saying that riches are evil or that rich people are evil. Money is not the root of evil. I Timothy 6 says It is the “love” of money that is the root of all kinds of

evil. There were many wealthy people in the Bible who were also godly. Abraham, Job, David, other Kings. In the New Testament Joseph of Arimathia was a wealthy man who provided a grave for Jesus. Lydia was a wealthy business woman who provided for the leaders of the early church and whose large home was used for meeting. Riches are neutral neither good nor evil but morally neutral. Sometimes God gives the blessing of poverty and sometimes he gives the blessing of wealth. Wealth is like fire, it can be useful and provide warmth or it can be dangerous and destroy. Certainly the pursuit of prosperity as an ultimate investment goal is deadly to our spiritual lives.

Chuck Swindoll says there are four ways that people relate to wealth. **First** there are the people who are *poor on the inside and out*. They have very little of this world's material goods and they also know nothing of the freedom and forgiveness and satisfaction found in Jesus Christ and God's love. This group is the worst off. **Secondly**, there are those who are *rich on the outside, and also rich on the inside*. There are people like Abraham and Lydia who have a great deal of material wealth but also have a vibrant dependant relationship with God. A friend of mine is a vice president for apple computer. He is insanely wealthy, but has used his wealth and influence in amazing ways for the kingdom, from building hospitals in Pakistan to Young Life youth resorts in Russia. These kind of people know they may possess a lot of stuff, but it is God who owns it all. They are rich within and without. **Thirdly**, there are also those who are poor on the outside but rich within. They may not have much in their bank accounts or very little in terms of this world's goods, but they are rich in faith. The **group that James is talking about** in chapter 5 are those who were *rich on the outside, but poor on the inside*. They had a lot of this worlds material goods, but their heart was right where their treasure was. They had become consumed with their pursuit for prosperity. They were infected with the spiritual diseases of affluenza. They had invested far too heavy in this world's short term business. They had stepped on the backs of people to get their goal and because of it totally failed to make a difference that lasts beyond this life. I Timothy 6:9 "But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. For the love of money is the root of all sorts of evil."

So, James says in 5:1 “come now, you rich.” He is saying wake up. Come on. The things that you are investing in are not lasting. You might as well start right now weeping and howling because the things you are currently investing in will not last. What a waste! Your riches v.2 have rotted, garments moth eaten, gold and silver and rusted. In NT times there were three ways people could tell if you were rich. How much grain or food you had, How well dressed you were with the finest fashion clothes and how much you had in the way of precious minerals and jewels. Rich people had the most grain, garments and gold. James says it’s a waste to invest in all those things because they are so temporary, short term. The grain will rot, the garments will wear out or get eaten by moths in storage. James says the gold will rust. Now we know that gold doesn’t rust like iron does, so we probably need to take that as a figurative statement that it will lose its value or crumble away. All our money will eventually be worthless to us.

James is saying, you want to get rich? Don’t try to get rich quick, get rich slow. Stop being so short term thinking in your investment strategy. If you want to get rich slow, invest long term. Invest in the heavenly treasure that lasts forever. James wants to expose some lies that we believe that cause us to miss God’s best. **LIE:** Material wealth will bring me satisfaction, contentment, security, respect and comfort to my life. The **TRUTH** is; Earthly stuff doesn’t last past this life. I Timothy 6:17 “Instruct those who are rich in this present world not to be conceited, or to fix their hope on the uncertainty of riches, but hope on God who richly supplies us with all things to enjoy.” **LIE:** What I see on this earth right now is all there is. **TRUTH:** We are eternal being created by God and this life is just the tip of what is to come. So I need to think “long-term” in what I invest in. v.3 These outside wealthy, inside poor people were warned that in the last days what they have invested in will not only be worthless but scream out against them.

**Interaction Q:** If you could bring just one thing along with you to heaven when you die, what would it be?

There is the joke about a very rich man near death. He’d worked so hard for his money and wanted to be able to take it to heaven. So he prays to his guardian angel to let him take some wealth with him. No he is told, ‘you can’t take it with you.’ He prays again, “please, go ask for an exception from the higher powers.” The angel checks for

him and discovers he would be allowed to take one suitcase with him of whatever he desires. The man is overjoyed and fills his suitcase with pure gold bars and places it by his deathbed all ready to go. The man dies that shows up to the gates of heaven greets St. Peter. Peter sees his suitcase and says, “hold on there you can’t bring that in here.” The man explains that he was granted an exemption. Peter verifies his story. Peter says, “Sure enough you are allowed one carry-on bag but I need to inspect it before letting you through.” Peter opens the suitcase to reveal the worldly items too precious to leave behind and exclaims, “Why did you bring pavement???” The truth is when we get to heaven we won’t care about our stock portfolios. Only those things that further the Kingdom of God will hold their value. Jesus as our stock broker is saying, “Stop spending all your money and investment and time on things you won’t need in heaven. Start investing in that which will last forever.

**LIE:** if I work hard and make a lot of money, I will arrive and get all that I want. That is similar to another **LIE:** I am what I can buy. I am what I own. Here I either don’t have and I’m working to get it, or I have and I’m working to keep it. **TRUTH:** when the pursuit of prosperity begins to dominate my life, God tends to take a back seat. And when God takes a back seat in my life my values, my priorities and my affections get all messed up. **TRUTH** is life is like a vapor. We live here on earth such a short time. **TRUTH** is I possess things, but I do not own them. The wisest man in who ever lived, Solomon was also the richest at the time. He records in Ecclesiastes that he tried it all; He built large buildings, thousands of horses, women, pleasures, alcohol, power, education, armies. All was vanity, All he said was worthless and not satisfying. except one thing. To pursue obeying God. To fear God and keep his commands.

James is telling us that the very thing we want to trust in, that we think is a “sure investment” is going to fail us. Just 10 years after James wrote these Words the Roman General Titus marched into Jerusalem and wiped it out, destroyed the temple. All the wealth that had been hoarded up by these rich Jerusalem businessmen was carried away...gone. Matthew 6:19-24 Jesus preached the Sermon on the mount, “Do not lay up for yourselves treasures upon earth, where moth and rust destroy and where thieves break in and steal. But lay up for yourselves treasures in heaven...where your treasure is there will your heart be also....you cannot serve God and mammon.”

Does this mean we all need to run out and sell all our possessions and give to the poor? No. God may want us to possess much of the same things. But if we want to get rich slow toward God, this material stuff must undergo a transformation. It must be transformed from an earthly short term investment, to a long-term heavenly investment. Its not about the gold, but what you do with it. Am I hoarding gold or am I using it to help others and further God's kingdom. Am I hoarding my talent? Am I hoarding my abilities? Am I hoarding my house, or car or time? Or am I using it to be a blessing to others? When we use the things that God has given to us to help others, then we are transforming the earthly stuff to eternal gain. I Corinthians 3:13 says it will all get tested by fire. The fire will reveal the quality of a persons efforts. God will test it and it will either burn up or gleam up. It all depends on whether you have invested long term in things that are eternal and last forever. I Tim 6:17 Don't put your trust in riches, but put your hope in God."

So if you want to know how to get rich-slow, first invest long term. Spend your life and money in things that count in heaven. **Secondly**, if you want to get rich-slow, **Invest in people**. Why do I say that? Look at James 5:4 'The pay of the laborers who mowed your fields, and has been withheld by you cries out against you.'" In these times there were people that were so poor they had nothing stored up. If they worked all day for you and then you did not pay them, they and their families would not be able to eat that night. These rich businessmen would hire laborers but then to keep back their pay to pad their own bank accounts. The Greek phrase, "It is withheld by you", implies in cases they may not even pay all that is due to the workers. While they go home and sit and eat in fat luxury." This is a sad situation. These are rich people on the outside who have become blinded in their pursuit of prosperity that their values are messed up on the inside. They believe **LIES**: That people are just tools to get to where you want to go. The **TRUTH** is that people are more important then prosperity. The Royal law says we are to love our neighbor. Lev.19 tells us we are not to withhold the wages that are due. We are to show love to the poor and needy and hurting, not abuse and use them. We are called to invest in people not abuse and use people.

Another **LIE** is "It really doesn't matter how you get there, just get there. The ends justify whatever means it takes." **LIE** says " Since I'm rich and powerful I can do

what I want to other people. They work for me. They serve me. I tell them what to do. They can take it or leave whatever I choose to give them. Don't they know the golden rule, "whoever has the gold makes the rules...and I have the gold" I am powerful and therefore not accountable. Big lies aren't they? V. 6 they can't even resist you.

The **TRUTH** is God is the one who is powerful. God is in control and the only One worthy to serve. God is on the side of the hurting and oppressed. "v.4 "The outcry...has reached the ears of the Lord of Sabaoth." That word Sabaoth means lord of hosts or armies. Don't try to mess with or oppress the weak and defenseless, because God and all the armies of heaven will come against you. The **TRUTH** is if I have to step on the back of others, cheat them, rip them off to get to where I **want** to be...Then I certainly am not heading where I **need** to be and will never arrive at where I **want** to be.

Perhaps we need to stop and ask ourselves some questions. Have I ripped someone off? Have I stolen from them? Have I not paid them for what they have worked for me? Do I owe someone? Are there bills that I have failed to pay, but instead chose to spend that money on something nice for me, my family? A Christian friend of mine who owned an excavation business was asked if he would like to put an advertisement in the Christian yellow pages. Absolutely not was his answer. Too many Christians are looking for great deal and then they complain and refuse to pay up having no intention to. What a black eye on the church of Jesus Christ. Its sad when I heard two weeks ago about a church refusing to pay vendors and then dares them to sue, boasting "we have seven lawyers who attend here." That's ugly. It's a power trip. It's forgetting that people are far more important then possessions.

If we want to get rich-slow we need to invest in people. Instead of using others to pad our treasure, we should use our treasure to help others. That is investing in people to transform earthly treasure to heavenly treasure. How can we invest in people this next week? I hear its been happening. Taking meals to families who are sick. Caring for the kids of a single mom recovering from surgery. Investing in teens on Tuesday night youth group, Wednesday night Awana, Saturday night and Sunday morning BLAST and nursery. Some are pouring your lives into helping kids by coaching baseball and basketball teams. Some are volunteering at the school to help kids learn to read. Some have provided wood for elderly. Some have simply made a phone call to a hurting friend

and listened offering an encouraging word. Get rich slow by thinking long term and investing in the lives of people.

The third way we can get rich slow is to **invest to make a difference**. James exposes a **LIE** that these people in v.5 were believing. They believed that the ultimate goal in life is comfort, luxury, pleasure, security, wealth, enjoyment. Now there is nothing wrong with pleasure. God created pleasures for us to enjoy. The problem in our pursuit of prosperity is that our natural instinct moves us toward self-indulgence, feeding and codling self. V.5 “you have lived luxuriously on this earth and led a life of wanton pleasure; you have fattened your hearts in a day of slaughter.” That is a picture of a very fat cow that is being led to the slaughterhouse. You can choose to have your ultimate goal be to live in comfort and luxury, but all you’ll have to show for it when you die is a fatter than usual corpse.

It’s not a matter of the amount of money. John Michael Talbot is the head of The Hermitage, a community of monks and nuns and families that belong to a religious order called the Brothers and sister of Charity. Everyone there has committed to living the simple life and has relinquished all but the most necessary of possessions. Talbot writes, “Even taking a vow of poverty is not a cure for materialism. Many people come to this community and go from being selfish with thousands of dollars to being selfish with a coffee mug.” The problem is not how much we have, but how much they have us.

In Luke 12, Jesus told a story about a very rich man who was doing so well his warehouses wouldn’t hold all his goods, so he decided to tear those down and build even bigger warehouses. He sat back in his lazy boy chair that evening thinking to himself how well he’d done and how ready he was to cruise into retirement with years of luxurious living. He’d worked hard for himself and now it was time to eat, drink and be merry, enjoy a life of ease. This man was rich on the outside but poor on the inside. He laid up treasure for himself, but was not rich toward God. God says, “you fool, you will die tonight. Now who is going to own what you gathered?” The lie this man believed is one we all get sucked into believing. **LIE**: The ultimate goal in life is comfort, luxury and pleasure. The **TRUTH** is that the only goal that will bring ultimate satisfaction is a goal that desire to please God. He created us to serve Him. It may seem very counter-intuitive, but God knows we will actually be better off and find more satisfaction if we serve other

people instead of ourselves. If we are generous instead of hoarding. If we work to be a blessing to others instead of cheating them out of what is due. If we protect the weak instead of abusing our power and using them. If we are good stewards of what we possess instead of running toward indulgent extravagance for our selves. When we invest long-term and transform our wealth into heavenly treasure we are investing to make a difference. When we pour our lives into helping other people we are investing to make a difference. Every time we give away to someone in need, we give to God. When we help those who are hurting we are giving to God. Even a cold cup of water given in His name it is as if we have done such a thing to God himself. We don't have to become Billy Graham to make a difference. Its not in the big splash that we usually spend ourselves. We spend ourselves one quarter at a time. A smile here. A phone call there. A kind word. A listening ear. A load of wood. A Sunday school lesson. A check in the offering box. A baby sitting. A ride to town. A meal. Its in the little decisions, the little choices that we make to use what God has given us and invest long-term for him. Little by little the investment grows. Each month. Each week. Each day we invest to make a difference.

I believe James is making a call for all of us to reevaluate our investment strategy. We all need to ask ourselves; What is my wealth doing to me? And what am I doing with my wealth? Have I been hoarding? Have I been allowing financial deception to creep into my life? What am I going to be doing this next week that demonstrates a transformation of my wealth, time, resources from short term to long term investment? Where in my week can I point to where I am investing long term and storing up my treasure in heaven? Where am I investing in people? Where am I investing to make a difference?