

## A Tale of Two Treasures

Not all that long ago, there was a phrase that was very popular among the youth of our world. It was "YOLO" which is the acronym for "you only live once." It has the thought behind it that you should enjoy life to the fullest. No matter what, do what makes you happy, even if that means taking crazy risks and hurting those you love, because you may not have another chance! YOLO is generally an excuse for making some really bad decisions.

Here are some stupid examples of what that may look like.

"Skipping school, because after all - YOLO!"

"Getting drunk or doing drugs and later regretting that decision, but then acting like you don't regret after all - YOLO!"

Or how about.....

"Smoking some poison ivy to see if your lungs get a rash?!?! - YOLO!"

This type of living for today, and concerning ourselves with this life only, is one of the greatest dangers to a man's soul. So, we should not be surprised when Jesus speaks so strongly towards this gradual, yet misleading, enemy. It can seem so harmless to seek our happiness in this world. But the thought, "eat, drink, and be merry, for tomorrow we die." is a trap that has ensnared many souls for all of eternity. Laying up treasure on earth is a trap that will cause us to forget treasure in Heaven.

Which is why Jesus told us in.....

**Matthew 6:19-21;** <sup>19</sup> "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, <sup>20</sup> but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. <sup>21</sup> For where your treasure is, there your heart will be also.

Jesus is asking, "Where is your heart? What do you love best? Are your ultimate affections on things on earth or the things in Heaven?" Life and death hangs in the balance of how you answer these questions. If your treasure is earthly, then your heart will be earthly also.

The world's system screams "YOLO" and its value system is: "the one who dies with the most toys wins." Yet, here is the thing, "the one who dies with the most toys" still dies, and it really matters what is done, and not done, with that wealth. We will hear this in our text today. It is a matter of treasure, and although "YOLO" here on earth, it matters substantially more what happens once that life ends here.

**James 5:1-6:** *Come now, you rich, weep and howl for the miseries that are coming upon you. <sup>2</sup>Your riches have rotted and your garments are moth-eaten. <sup>3</sup>Your gold and silver have corroded, and their corrosion will be evidence against you and will eat your flesh like fire. You have laid up treasure in the last days. <sup>4</sup>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. <sup>5</sup>You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter. <sup>6</sup>You have condemned and murdered the righteous person. He does not resist you.*

Wow! James just got his Prophet on, as he just pronounced condemnation on those who are rich! Notice that he is not calling them to repent or change their behaviour. There is no exhortation to change their ways. Instead, he warns them of the imminent disaster that is coming upon them because of their wicked and godless hearts and calls them to weep and howl for their coming fate.

So, if you're like me, then the first question that you want answered is, who is James speaking to?

The quick and simple answer is, "you rich," and so, no doubt, some of you have just thought, "well, then, I can tune out and tune into Facebook for the rest of the service. But let's not be so quick, and let's ask the question of what it means to be rich.

- \* Got \$22,000? In this world, you're rich. Assets (not cash) of \$22,000 per adult place a person in the top **50%** of the world's wealthiest.
- \* If you made \$15,000 last year, you're in the top **20%** of the world's income earners.
- \* If you have sufficient food, decent clothes, live in a house or apartment, and have a reasonably reliable means of transportation, you are among the top **15%** of the world's wealthy.
- \* Have \$61,000 in assets? You're among the richest **10%** of the adults in the world.
- \* If you earn \$25,000 or more annually, you are in the top **10%** of the world's income-earners.
- \* If you have any money saved, a hobby that requires some equipment or supplies, a variety of clothes in your closet, two cars (in any condition), and live in your own home, you are in the top **5%** of the world's wealthy.
- \* If you earn more than \$50,000 annually, you are in the top **1%** of the world's income earners.

So, how did you fare? Some of you are like, "oh good.....still not talking to me!" and for others, might I suggest the majority of us, we may have taken a deep breath or a big gulp because, if these stats are correct, then we are extremely rich compared to world standards. So,

we must ask if James is telling all of us to "*weep and howl for the miseries that are coming upon us.*"?

That answer depends on more than just numbers. The real question is: who is James specifically speaking to? I'm convinced that he is addressing the non-believing/ungodly rich people. He is speaking to those who have hoarded up earthly treasure and have lived in extravagance from wealth that was gained through injustice. Notice that he doesn't address them as "beloved brother" or "fellow believers," as we have heard over and over throughout this whole letter. In this text, there is no mention of that language, and we see only judgment and condemnation to the height of James saying, "*You have fattened your hearts in a day of slaughter.*" And we know this is not true for the future of those in Christ.

So, why would James want to address the unbelieving rich in this manner? It is not likely that they are going to hear it. James is not attempting to teach the ungodly rich about the error of their ways. It's much more likely that he is reminding the church that their God sees all the injustice, and reminding them to not envy them just because they're living it up now. James wants the church to know that God sees all the injustice happening, and that not only does He see it, but He also hates it, and in and through it all, He is still in control. James knows that it is all too tempting for the church to envy them, or to desire to be like them and start to covet what they have. This passage is a warning to them to not head in this direction, because you can see where this treasure hunt leads.

So, if being rich, in and of itself, is not the problem, then what is? Some have wrongly misquoted a text in the Bible to say that, "money is the root of all evil," when in all actuality, money is not the problem. It is neutral. It is neither good nor bad. The actual quote comes from 1 Timothy 6:10 which says this, "*For the love of money is a root of all kinds of evils.*" Notice the subtle difference. It is the "love of money," not money itself, that is "a root of all kinds of evils." There is nothing wrong with money, in and of itself. The question is: do you treasure it? It's what your heart does with it that is the problem. You can use money for good, or you can use people to get money, which is bad.

### **Loving the riches of this world more than we treasure Jesus is a bankrupt plan.**

This is where I find it helpful to teach what many preachers and teachers have taught, and that is that there are 4 categories for money when it comes to people.

\* You have the godly rich. (They have great wealth and are some of the most generous people because money is not their treasure, and that's obvious in how they hold it all with open hands.)

\* You have the godly poor. (They work hard in a way that glorifies God and they strive to live within their means. They may struggle greatly to put food on the table, but they would give you the shirt of their back if you needed it.)

\* You have ungodly poor. (Just because you don't have money doesn't mean that you don't treasure money. Some of the greediest people that I have ever met have been poor. They want more and more, and it's up to everyone else to make sure they have it. Their greedy hearts will lead them to abuse systems and people to get their treasure.)

\* And lastly, you have the ungodly rich, who are represented in this text. Let's look a little closer and see what makes them this.....

**James 5:2-3:** <sup>2</sup> *Your riches have rotted and your garments are moth-eaten.* <sup>3</sup> *Your gold and silver have corroded, and their corrosion will be evidence against you and will eat your flesh like fire. You have laid up treasure in the last days.*

The first thing that we notice is that they have accumulated a bunch of wealth for their own sake. Instead of using their wealth for good, they have hoarded it. This is like "Lifestyles of the Rich and Famous" has joined with the show, "Hoarders". This is a picture of extreme waste. James is saying that, "*Your riches have rotted and your garments are moth-eaten.*" <sup>3</sup> *Your gold and silver have corroded....*" This is in the present tense: "have rotted," "are moth-eaten," "have corroded." The point is this: you could have used these gifts to bless, but instead you have hoarded them for yourselves and now all of it is no good for anyone. Worse yet, we see in verse 3 that this will all be evidence against you! This will be used to testify against you, as it shows your wicked heart. Yes, it is true that you have laid up treasure in the last days, but this treasure can do nothing to save you in the time of judgment.

He is speaking to the ungodly rich, however, there is something for us to learn here as well, church. We can fall into the trap of collecting and gathering stuff that is just rotting away, when we could easily give it to someone who could use it now. How many of us have a closet full of the latest fashion trends from the last 4 decades? I know that you're hoping to fit into them someday, or hoping that they will come back around into fashion, but if that doesn't happen, you could treat yourself to a shopping day. Remember that unused wealth does the church no good when Jesus returns.

God doesn't give us earthly riches so that they will rot and corrode, or clothing in order that they might be eaten up. NO! He gives us these things so that we might use them to bless others and do His will as we point them to the greatest treasure of all, Jesus!

To make sure that I'm clear here, that doesn't mean that we are wrong to save for the future or to have a 401k. It's not, but we need to be generous with what God has given and know that our treasure is not here in this life. Let's continue, and look at another indicator of ungodly rich in verse.....

**James 5:5:** <sup>5</sup> *You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter.*

We see an ungodly picture of, "it's all about you." Meology at its finest. The goal in life is to live as though this is the only life we will ever have. YOLO! You know, you're at the center of the universe, and everyone and everything is just here to bring you pleasure and satisfaction. Your whole goal in life is to seek pleasure and the most comfortable life possible in this life alone. It's all about you!

We all have watched shows that show extreme luxury through homes, vacation, and just all out pampered living. Right? And if we can be real, we can feel our hearts and minds thinking, “if I just had that, then I would be soooooo happy! Life would be good! I would have no worries!”

Yet, in spite of our knowing that, because of the Fall, our pain and suffering is inevitable. It's seductive to think that we can somehow avoid difficulties in our lives if we just had more money. We all fantasize about a trouble free life. Many of us believe that if we were just rich enough, our worries would disappear. This wrong thinking is encouraged by our culture, which holds money to be the “cure all,” or the god of this world.

And to be fair, money does solve a lot of problems. It's very good for putting a roof over our heads, fixing our cars, buying food, having access to medical care, and the list goes on and on. All we need to do is leave the comforts of America, and you'll quickly realize that money can solve many problems. However, there are lots of things that we face in life that money can't touch. It doesn't help us when we are in conflict with loved ones, depressed, struggling with addictions, or grieving loss. “Throwing” money at these kinds of sufferings will not help, and at times, can often make matters worse.

We see over and over that, just because you have the treasure of this world, doesn't mean you're going to be happy. We all know people who seem to have it all, and yet they are still empty. Likewise, you may know ungodly rich people that seem happy, and heck they may just be, but James reminds us that there is a judgment coming for those who are living in luxury only for themselves. This is why he says at the end of verse 5, *You have fattened your hearts in a day of slaughter.*

Listen, Easter is coming up, and in our family we have always had ham for Easter dinner. I don't know if you know this about me or not, but I love pigs. More specifically, I love what comes from a pig, and that is bacon, but the next best thing is ham. And if you know anything about farming, then you know that a farmer must fatten up pigs from a young age so that they will put on more meat and then, in turn, make them more money. So, here you have these pigs getting fed really well, and they are, in a sense, “living high on the hog” in luxury. What they don't realize, though, is that as they get fat and plump, they are getting closer to the day of slaughter. Then, they will end up in the market, and then on someone's table. James is saying the same about those who have *“lived on the earth in luxury and in self-indulgence.”*

To be clear, James is not saying that it is wrong to enjoy the finer things of life. That would be a wrong understanding of what the Bible teaches, and would deny the goodness of our God who gives good gifts to his children. We should receive these things with thanksgiving and enjoy them to the glory of God, but just keep them in their appropriate place.

So, go to your favorite coffee spot and order up a frapachino, go out to a nice place to eat and order up a filet medium or less, or plan a vacation with those you love and enjoy it all to the glory of God, but don't make these things the treasure of your heart, or you'll be greatly disappointed.

If you do begin to covet and treasure up in your heart the things of this earth, then you will do whatever injustice is required to get what you think will make you happy. This is the last indicator of being ungodly rich, as we see in verse.....

**James 5:4&6;** *<sup>4</sup> 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. AND <sup>6</sup> You have condemned and murdered the righteous person. He does not resist you.*

Here we see that the ungodly rich, many times, get rich through unjust ways. These land owners have used their riches to take advantage of and exploit others, including those in the church, no doubt. James wants to remind the church that God sees all, hears all, and promises to act on this injustice! God hates injustice and He concerns himself with the poor and the oppressed. James is reminding the church that they don't need to get revenge on these people, and that they are getting away with nothing. God has heard their cries!

I hope you see that riches, in and of themselves, are not the problem. It is the heart that treasures these things above all else. **The ungodly rich will hoard up earthly treasure as they live a life of extravagant luxury, at any means possible, through many unjust ways.**

It is all a matter of what do you treasure! Do you remember the rich young ruler who came to Jesus seeking eternal life? He asked Jesus what "*what good deed he must do to have eternal life?*" So Jesus tells him to "*keep the commandments.*" Now, Jesus is not teaching salvation by works, but He is masterfully setting this young man up to expose his heart. And the young man is like, "*Cool. Which ones?*" So, Jesus plays his game and gives him an impossible list, but listen to his response.

**Matthew 19:20-22;** *<sup>20</sup> The young man said to him, "All these I have kept. What do I still lack?" <sup>21</sup> Jesus said to him, "If you would be perfect, go, sell what you possess and give to the poor, and you will have treasure in heaven; and come, follow me." <sup>22</sup> When the young man heard this he went away sorrowful, for he had great possessions.*

Jesus went for this young man's heart! Jesus knew that his riches had become his treasure. It's where he found his personal identity. He found power and significance of life from his wealth. It was his god, and this is what he treasures. Jesus was calling him into life. The man was looking for eternal life and Jesus was telling him to give everything away, to exchange the god of wealth for the eternal treasure found in following Jesus as the one who gives life and life abundantly.

And look how he responds when he hears this invitation. It says, "*he went away sorrowful, for he had great possessions.*" Listen, even though this young man wants eternal life, he cannot bring himself to let go of the treasure of his heart.

Crazy question: Do you know how some people throughout the world catch a monkey? They take a coconut and attach it to a tree or something that is solid and not easily moved. Then, they drill another hole on the other side of the coconut that allows the monkey to put its hand barely in, but not big enough to pull it back out if it has made a fist. Then, they put in some desired bait for the monkeys. So, get this: once the monkey puts his hand in the coconut and grabs hold of the bait, he cannot pull his hand back out. The crazy thing is that all that he has to do is let it go and pull his hand back out, and then he'll find freedom! Yet, this is not what happens. They will keep a hold of what they think they must have, and even watch the hunter walk right up to him and club him in the head. All the monkey has to do is let go of this, and he can live and be free.

The same is true of the rich young ruler. He just had to let go of his earthly treasure, and he would gain heavenly treasure! The same is true of all of us. God wants all of us, and we must remember that life is so much more than laying up treasure here on earth when infinite treasure is offered in Jesus Christ!

So, church, what do we do with this text? Do we join the "99%" and organize a march in Washington and whine about the injustice of working 31 hours a week and only getting paid minimum wage? Or do we go and tell all the ungodly rich that they are fattening their hearts for the day of slaughter?

In all seriousness, church, how should we respond to a text like this? Answer.....in faith, by trusting that we have a generous God who is the God of all grace! We remind ourselves of the Gospel and treasure Christ above all! Remember what Jesus told his disciples in.....

**Matthew 13:44**; *"The kingdom of heaven is like treasure hidden in a field, which a man found and covered up. Then in his joy he goes and sells all that he has and buys that field."*

What a wild picture that Jesus is painting for us here! Imagine that you're out walking in a field and you stumble upon a treasure that is more valuable than anything else you could work for, or find in your entire life. It is more valuable than what you have now, and/or will ever have.

You take a quick look around and make sure no one is looking, and that there are no game cams on the property. Then, you cover it up quickly and get out of there in a hurry, all the while pretending that you didn't see anything. You go home and start selling everything that you have in order to have enough money to buy that field. The whole world would think that you are a few fries short of a happy meal.

Picture it.....

Everyone close to you is asking,....."What are you thinking?"

You tell them,....."I'm buying that field over there."

They look at you as if you're from another planet. (Oh, how close that is to the truth!) They say that is, FOOLISH! They ask, "why are you selling away everything you own to purchase that stupid field?"

How do you respond?

You respond with a little sly smile and tell them that you've got a good feeling about this. As you walk away, you continue to sell it all with JOY, because you know that, in the end, it all is nothing compared to the reward that you will receive. So with JOY.....with JOY..... you sell it all! WHY?

Because this treasure is worth losing everything else for! Jesus is worth losing everything else for, and in all reality we know that, "*there is no one who has left house or wife or brothers or parents or children, for the sake of the kingdom of God, who will not receive many times more in this time, and in the age to come eternal life.*" When we truly believe this, and when we see Jesus as truly glorious as He is, we will treasure Jesus above all else.

**Treasuring Jesus above all is lasting wealth because He is eternal and more valuable than everything else!**

How is it that we can treasure Jesus above all? This is possible because of the grace of our good God and the Gospel. Let's look at.....

**2 Corinthians 8:9;** *For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich.*

Because of this Gospel of grace, we are the richest people in all the world. Church, through the Gospel, we know the grace of Jesus! Jesus willingly chose to leave all the riches and glory of Heaven, as he humbled Himself in exchange for the poverty and wreckage of this place we call earth. Jesus, who was rich in every way, became poor for our sake! Jesus emptied Himself, as he put on flesh, took on our sin, and paid for it with His life upon the Cross. In Christ, we become rich in grace, forgiveness, and love because we get God! We have such a generous God who would give of the greatest treasure in all the universe! **Being rich in Christ is real and lasting treasure!**

So, as a people that have had the riches of Heaven lavished upon us by God's grace through the Gospel, how should we respond?

\* Pray:

- We ask God to open the eyes and soften the hearts of those who are living for the treasures of this world. And even though *"it is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God,"* we realize that nothing is impossible for our great and glorious God. So, we pray knowing that *"With man this is impossible, but with God all things are possible."*

- We ask God to give us compassionate hearts towards the godly poor as we seek ways to bless them and work for their good.

- We ask God to show us how to live on less in order to be more generous and give more away.

\* Respond:

- By working diligently as we provide for our family and give to our church.

- We live more simply in order to have more to give away.

- We give sacrificially! This is what the Gospel demands from us because generosity is a Gospel issue. We give, not in order to gain anything from God, but in a response to all that we have in Christ! Generosity is a good indicator of someone who has met our good, generous, and gracious God!

Lastly, church, we live as those who understand that Jesus is our greatest treasure and that our lives are not our own, but we were bought with a price. When this happens, we give great witness to the world, as we invest ourselves in the work that Jesus is doing in and throughout the world. We tell others about this treasure, because there is plenty to go around.