- I. Warnings, Wisdom, Promises of God.
 - A. Last week we ended the teaching time with these words: Wealth which is measured by money and possessions—is a powerfully deceptive and desensitizing agent that seeks to deceive us into believing that it (wealth) is what provides the good life that we enjoy today, and it (wealth) is what secures a good life for years to come. Once we start believing this lie, wealth progressively desensitizes us to our need for God so that even though we may never neglect our religious practices, we will treat wealth as our provider and protector, which will result in abandoning humble dependence on God, justifying areas of disobedience to God, and neglecting thankfulness and gratitude for all God has and is doing on a daily basis to care for us.
 - B. There is no question but that wealth brings many blessings in life. But it is also true that wealth has an allure and an attraction that when given into leads to forgetting God.
 - 1. However, this is not the only concern we ought to have in relation to wealth. A second and just as serious concern is the way the wealthy are prone to treat the people around them, deal with those they employ, and respond to people in need.
 - 2. It is for this reason that God, in **Deuteronomy 8:11-19**, ties wealth to no longer keeping His commandments, to pride, and to serving and worshiping idols such as money.
 - 3. And in **James 5:1-6**, God ties wealth to a selfishly lavish life-style that primarily ignores the plight of others, underpays or withholds wages from laborers, and protects the wealthy way of life by driving away or killing those who try to expose their injustices and other dishonest methods of doing business.
 - C. In today's teaching, I want to talk about what I am calling the seamier side of wealth. And though I have no OT story to build today's teaching on, the foundational truths about how God wants us to live with wealth come from the OT, and specifically, from God's law as given to Israel.
 - D. Prayer

II. The seamier side of wealth

- A. As I said, today we are going to look at the seamier or morally degraded side of wealth and compare it to God's way of dealing with wealth. To do this, we will begin in **James 5:1-6**. And though you may think this portion of scripture does not apply to you, I am urging you to give it careful consideration since at the very least it gives us a glimpse into God's views on the subject.
 - 1. **James 5:1-6** . . . Come now, you rich, weep and howl for your miseries which are coming upon you.
 - a. Without question, a day of judgment is coming, and even the wealthy who are able to buy their way out of many things won't be able to buy a favorable judgment when God judges us according to our deeds.
 - b. But you might be asking, why does James single out the wealthy? Why are they treated as if they are worse than everyone else?
 - c. The direct answer is found in the following verses, which we will look at in a moment.
 - d. The indirect answer comes from Jesus' words found in **Luke 12:48**, "From everyone who has been given much, much will be required; and to whom they entrusted much, of him they will ask all the more."
 - e. You see, the wealthy have been given much, and God expects all of us to use what we have been given for the good of many, as opposed to mostly or only using it for our own good.
 - 2. [2] Your riches have rotted and your garments have become moth-eaten. [3a] Your gold and your silver have rusted;
 - a. Those things that the wealthy have depended on as their source of security, position, and power, along with their means of happiness and pleasure will turn out to be of no value, and therefore of no help in the day of judgment.
 - 3. [3b] and their rust will be a witness against you and will consume your flesh like fire.
 - a. Besides our stockpile of money and possessions being of no help when facing the judge at the final judgment, they will work against us by becoming a witness to our selfish and sinful means of accumulating wealth and use of wealth.
 - b. But there is more, because the stockpile of excess money and luxurious possessions that we leave behind will become the fuel that carries out the sentence handed down by the judge.

- 4. [3c] It is in the last days that you have stored up your treasure!
 - a. Most often, the longer we pursue and enjoy wealth, the more entrenched we get in the wealthy life-style and the less inclined we are to repent and change our ways.
 - b. In other words, we are more inclined to be like the rich man in the story Jesus told about the rich man and Lazarus, then being like Zaccheus when he met Jesus.
- 5. [4] Behold, the pay of the laborers who mowed your fields, and which has been withheld by you, cries out against you; and the outcry of those who did the harvesting has reached the ears of the Lord of Sabbaoth.
 - a. It is all too common for the wealthy to gain a portion, and often a large portion of their wealth by underpaying or even withholding wages from their workers. Or, they hire foreign workers either in their own country or overseas and pay them a wage they themselves would never consider working for.
 - b. Now I know that many foreign workers whether here or abroad live in settings that are not as expensive as ours and therefore they don't need as much income as we need. So paying them less than we would accept ourselves seems both justifiable and reasonable to most of us.
 - c. However, it is this kind of mindset and these kinds of practices that keep those poorer and more vulnerable in living situations that are significantly sub-standard to ours, while we continue to enjoy the benefits and pleasures of wealth.
- 6. [5] You have lived luxuriously on the earth (that is, you have enjoyed the amenities, goods, and services that make for a luxurious life, and have done so at the expense of those you underpaid, didn't pay, or paid wages you wouldn't accept if doing the same work.) and led a life of wanton (unrestrained) pleasure; [and in so doing] you have fattened your hearts in a day of slaughter.
 - a. To fatten your heart in a day of slaughter is like feeding a beef cow to the full, day after day, in preparation to slaughter it with the only difference being that the wealthy are doing this to themselves. In other words, they are setting themselves up for a harsh judgement on judgment day.
 - b. We see this idea in God's description of Israel's sinfulness when He compared them to Sodom in **Ezekiel 16:49**, "Behold, [you are guilty of behaving like] your sister Sodom: she and her daughters had arrogance, abundant food and careless ease, yet

- she did not help the poor and needy." In other words, the citizens of Sodom had more than they needed, but still they didn't share it with the poor and needy.
- c. And Jesus said something similar to the rich man in His parable about the rich man and the beggar Lazarus. We read this in **Luke 16:25**, "Child, remember that during your life you received your good things, and likewise Lazarus bad things; but now he is being comforted here, and you are in agony."
- 7. [6] You have condemned and put to death the righteous man; he does not resist you.
 - a. The point here is that the wealthy do what they can to silence the righteous person who exposes and speaks out against the sinful, unjust, and dishonest practices of the rich and powerful.
 - b. And sadly, this not only happens in the world, it happens within the church, too.
- B. Before moving on to the OT and God's instructions about how we are to use wealth, I want to conclude this part by reminding you of two truths.
 - 1. **First**, it is neither money nor wealth themselves that God is condemning in **James 5:1-6**. What He is condemning is the selfish and sinful use of money, the unloving treatment of people, and the rejection of His will and His word.
 - 2. **Second**, the primary issue between God and His wealthy children is the issue of distrust which leads to idolatry and disobedience.
 - a. For example, when we turn away from God as our secure provider and protector, money and possessions become the most logical and dependable god in which to trust.
 - b. Therefore, when we trust God as our provider and protector, we are serving one master and worshiping one God.
 - c. If however, we partially trust God while looking to wealth to make up the difference between God's provision and protection and the provision and protection we think we need to feel safe and happy, then we are trying to serve two masters and worship two competing gods whose beliefs and practices are at odds with each other.
- III. God's teaching in Leviticus on how His children are to use wealth
 - A. Leviticus 25:35-42... Now in case a countryman of yours (In our day this would be a fellow church member or a neighbor or someone living close enough to know and find out about their situation.) becomes poor

and his means (such as his finances, possessions, employment opportunities, or employability) with regard to you falter (he falls short in one or more of these areas, most probably from loss of income, sickness, or age), then you are to sustain him (do what you can to ensure he and his family have enough food, clothing, and shelter) [just like the law or scripture says you are to sustain] a stranger or a sojourner, that he may [continue to live on his land and provide for his family].

- 1. Here in **Leviticus 25:35**, God ties caring for those near to you to keeping the law and loving your neighbor as yourself.
- 2. In **1 John 3:16-18**, John ties caring for your neighbor to loving God and loving your neighbor as yourself (*which naturally results in keeping the law*). And so we read, "We know love by this, that He laid down His life for us; and we ought to lay down our lives for the brethren. [17] But whoever has the world's goods, and sees his brother in need and closes his heart against him, how does the love of God abide in him? [18] Little children, let us not love with word or with tongue, but in deed and truth."
- B. [36] Do not take usurious interest from him (Usurious interest is illegal or exorbitant interest which takes advantage of a person who is in a desperate situation. The point is, only a desperate person would agree to pay an interest rate that high to get the help they need.), but revere your God (Instead of thinking so little of your neighbor as to take advantage of him in his time of need, think so highly of God that you treat your neighbor according to God's will and word), so that your countryman may [continue living on his land and in his home just like] you. [37] You shall not give him your silver at interest (loans are to be interest free), nor your food for gain (If he pays for the food you give him, only accept what it cost you. Do not charge or accept more so as to make a profit.).
- C. [38] (Here in vs 38, God asks if you know why you should treat your needy neighbors this way. But before you can answer, He answers for you, and says) [Because] I am the LORD your God, who brought you out of the land of Egypt to give you the land of Canaan and to be your God.
 - 1. In other words, the Israelites are to treat their needy neighbors this way because they would still be slaves in Egypt if it weren't for God, who set them free, provided for them, and protected them at no cost to themselves so they could possess the Promised Land with its wealth.

- 2. Do you see God's reasoning? What God has done for us, He has done without charge. The reality is, we could not do for ourselves what God has done for us, and we have no way to pay for what God has done for us as if we could purchase it for ourselves.
 - a. Therefore, the blessings and grace we have received from God, we have received without charge.
 - b. And this includes, as Moses said in **Deuteronomy 8:18**, even the power to make wealth.
- 3. In other words, without God, we would have nothing and be nothing/ Therefore, the appropriate response is to show this same kind of love and kindness to those around us who are in genuine need.
- D. [39] If a countryman of yours becomes so poor with regard to you that he sells himself to you (that is, he owes you a debt so large that it is highly unlikely he will be able to repay it.), you shall not subject him to a slave's service. [40] He shall be with you as a hired man, as if he were a sojourner (In other words, you shall not treat him like a slave or like someone you own, but like a free man who is working for you just like any laborer you would hire.); he shall serve with you until the year of jubilee. [41] He shall then go out from you, he and his sons with him, and shall go back to his family, that he may return to the property of his forefathers. [42] For they are My servants whom I brought out from the land of Egypt; they are not to be sold in a slave sale.
 - 1. In the Promised Land, God owned the land and the people belonged to God. Therefore, you could not sell the parcel of land given to you, and you were not to buy a fellow Israelite so as to own him as you would own a slave. This was one part of God's solution to poverty.
 - a. As a debtor, you could give the use of your land or your service to pay off a debt, but the one owed could never take ownership of your land or own you as a slave. He could only use your land and your service until the debt was paid at which time both your land and your service were once again for your use.
 - b. This gives us a picture into God's view of how a society should operate in relation to the poor. If Israel would have followed God's laws and methods in relation to the poor, there would have been no generational poverty. There would still be poverty, but no generational poverty in sub-groups within the nation.
 - 2. Returning to God's words in vs 39-42, we see that this fellow believer or this neighbor of yours owes more than he could ever

- repay, which means he will be serving you for the rest of his life in order to repay his debt and still it may not be long enough to repay the entire debt.
- 3. However, as a way of preventing generational poverty, God says the debtor will only serve you until the Year of Jubilee, even though the debt is not yet paid off.
- 4. The Year of Jubilee was to take place every 50 years, and in this year there was to be no planting or harvesting, all debts were to be forgiven, all land used to repay a debt was to be returned to the debtor even if the debt was not fully paid, and all slaves who were serving in order to repay a debt were to be set free.
- 5. And so the indebted person of **vs 39**, who sold his service to his lender in order to repay his debt, was to have whatever was remaining on his debt canceled, and he was to be set free from his servitude.
- 6. Paul described this way of dealing with wealth and poverty in 2 Corinthians 8:9-15, and I paraphrase: "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 through His poverty might become rich. Therefore, sharing your abundance with those in need is to be done, first of all, according to what you have, and not according to what you do not have. Second, this is not for the ease of others and for your affliction, but by way of equality, for it is written, "He who gathered much did not have too much, and he who gathered little had no lack."

IV. Conclusion

A. Deuteronomy 24:10-15 . . . When you make your neighbor a loan of any sort, you shall not enter his house to take his pledge. [11] You shall remain outside, and the man to whom you make the loan shall bring the pledge out to you. [12] If he is a poor man, you shall not sleep with his pledge. [13] When the sun goes down you shall surely return the pledge to him, that he may sleep in his cloak and bless you; and it will be righteousness for you before the LORD your God. [14] You shall not oppress a hired servant who is poor and needy, whether he is one of your countrymen or one of your aliens who is in your land in your towns. [15] You shall give him his wages on his day before the sun sets, for he is poor and sets his heart on it; so that he will not cry against you to the LORD and it become sin in you.