CRACKS

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New Day Church
Federal Way, WA
August 13, 2006

We're making progress in our trek through the book of James. Hopefully you're picking up some new insights as we go along. There's another worksheet available this morning for any of you who are using them to explore the book further on your own. We will spend a couple more weeks with James, then begin a new series as we kick off the school year right after Labor Day.

I'm new enough at this preaching thing that there are still a lot of firsts for me, and this has been my first time of preaching through James. I've read James many times in my life, so the book itself hasn't been new to me. But it's very different to read through this book on your own than it is to speak from it, to say out loud what James says on the page. It's one thing to process his challenges for yourself, but to pass those same challenges along to others makes you realize the heaviness of James' message. He's like a boxer landing one punch after another, with little or no let up. And I can feel the jabs as I'm putting together and delivering these sermons. At times it feels like I'm saying, "I know you're still dealing with the last thing James said you should fix, but this week we've got a new list of behaviors to change."

But the goal is not to beat you up or load you down with a bunch of rules. That's not my intention and I don't believe it was James' wish either. The goal is to get us to see just how far reaching our faith is and just how big God is. There is not a single area of life that isn't impacted by belief in Jesus Christ. Or at least there isn't if we're being honest with ourselves. And that's the point James wants us to see. What Jesus did for us on the cross was so monumental that it can't help but affect all aspects of our existence. When we begin to take in the depth and fierceness of God's love for us, it should create a response in us that makes us want to change.

That's the theory any way. But it's not always easy to know how to put it into practice. We're so engrained in our culture and way of living, that we aren't even aware of the gap between our faith and our actions. We can have huge blind spots that only appear when somebody like James comes along to point them out.

That's what he does in the section we're looking at this morning. He comes out swinging at things so much a part of everyday life that we would barely notice them if he hadn't said anything.

James 4:13-5:6
Now listen, you who say, "Today or tomorrow we will go to this or that city, spend a year there, carry on business and make money." Why, you do not even know what will happen tomorrow. What is your life? You are a mist that appears for a little while and then vanishes. Instead, you ought to say, "If it is the Lord's will, we will live and do this or that." As it is, you boast and brag. All such boasting is evil. Anyone, then, who knows the good he ought to do and doesn't do it, sins.

Now listen, you rich people, weep and wail because of the misery that is coming upon you. Your wealth has rotted, and moths have eaten your clothes. Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days. Look! The wages you failed to pay the workmen who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty. You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter. You have condemned and murdered innocent men, who were not opposing you.

See what I mean about him coming out swinging? James has gotten pretty fiery in the past, but I think this little section is his most blistering attack yet. It's definitely got a harsher tone to it. Our ears are not used to hearing such severe reprimands, and quite frankly it turns us off. Why does James have to take such an over the top stance? Can't he talk nice?

I grew up down in the sticks outside of Lacey, where entertainment was scarce. We used to have a school carnival every fall. Nowadays, when our kids have an event like that at school, they have big jumping toys and cool games that blow prize tickets in the air that you try to grab and stuff like that. We weren't that sophisticated at the South Bay Elementary Fun Fair. One of the highlights of our carnival was out on the playground, where they would tow in and old car that had the windows removed, and for the price of a ticket you could take a sledge hammer and smash it a few times. Kids used to actually get up and stand on the hood of the car to give it all they had. Good times.

What always surprised me was how little of a dent the hammer would make. As hard as kids could hit, the car was still harder. All that force would have smashed a watermelon to bits, but it barely phased the steel of the car. The blows would just bounce off.

I see James hammering away so hard on these issues because he knows that's what it will take to scratch the surface. He knows most of what he says will bounce off. He's pounding with all his might on stuff that is so deeply engrained in us that even his toughest words will barely begin to make a dent. It's stuff that's so part of who we are that it's almost invisible. If he had softened his approach, we might not even notice what he's getting at. But because he's practically yelling at us, we start to pay attention more and see what he's getting at.

What is it that is bothering James? Is he saying that it's wrong to be in business? Is it wrong to make plans? Is it a sin to have money? It would be possible to reach all those conclusions, but none of them is the point James is trying to make.

It always helps me to have a flesh and bones story to bring a concept to life. I think most of us do better with concrete examples. The beautiful thing is that Jesus actually told a story that captures exactly what James is driving at. John Calvin, the theologian who lived back in the 1500s, used to say that Scripture interprets Scripture. The Bible is so interwoven that the different parts shed light on each other.

So this morning, instead of going verse by verse through the passage we just read, I'd like to come at it through the story Jesus told.

Luke 12:16-21
The ground of a certain rich man produced a good crop.

Our translation is putting it modestly here. The word "good" there means "abundant". This was a bumper crop of wheat or barley or some other type of grain.

He thought to himself, "What shall I do? I have no place to store my crops.

Then he said, "This is what I'll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. And I'll say to myself, 'You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry.'"

But God said to him, "You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?"

This is how it will be with anyone who stores up things for himself but is not rich toward God.

About 10 years ago, Karin and I were house shopping. Karin was a few months pregnant with Addison, and we needed a little more space than our tiny house had at the time, but we couldn't afford much more than we were paying. We found an older home right in Federal Way that we thought was a steal. It had a great big yard and this neat sun room that we really liked. But before placing an offer, we asked my folks to come look at it with us. We walked through it and showed them the features we liked. Then my dad and I walked around the outside, and he looked at things I hadn't even considered, like the foundation. And upon inspection, he noticed some sizeable cracks in the foundation that could be cause for concern down the road. What looked good up top was built on something shaky down below.

This rich man had cracks in the foundation of his life. He had built his existence on some faulty assumptions. They're the same assumptions that James took issue with, and they're some of the same assumptions we wrestle with today.

#1 – I will wake up tomorrow.
Technically, the rich man wasn't just assuming he would wake up tomorrow – he was assuming he would wake up for all the foreseeable tomorrows. He had a plan to sustain himself well into old age. But out of the blue, God told him, "It's over. Tonight your life ends."

The readers of James were in a similar frame of mind – living life as if they were the ones in control – the ones who could plan with no regard for God. That's why James reminded them:

Why, you do not even know what will happen tomorrow. What is your life? You are a mist that appears for a little while and then vanishes.

We all know that. My first introduction to how unexpected death can be came in the middle of the night when I was a junior in high school. My parents woke me up with the news that my best friend had been killed in a car accident. That rocked my world. Since then I've seen time after time through deaths of children and adults how fragile we all are.

But most of the time, I still can't say that I have my own mortality in mind. That Tim McGraw song says "Live like you were dying," and in some ways, that's what James and Jesus are saying, too. But it's a little bit different. Because they're not just telling us to seize the moment and make the most of opportunities that we have now. They're saying, "Live like someone who knows God's in control and not you."

Newsweek had their big cover story on Billy Graham this week. He and his wife are in their 80s, so death and eternity are very real concepts in his mind these days. And he told reporters "I can't say that I like the fact that I can't do everything I once did, but more than ever, as I read my Bible and pray and spend time with my wife, I see each day as a gift from God, and we can't take that gift for granted."

We have the responsibility not only to live each day fully, but to live each day fully aware that we are dependent on God for our very existence. The fact that he has given us more time here means that he has more for us to do for him and more that we can know about him.

The business travelers in James and the rich guy in the story from Luke both fall into a second trap.

#2 – This plan is my plan.

I've helped put together public relations plans for different companies, and there are generally two types of plans. You have the plans that are about goal setting. Clients would have certain things they wanted to accomplish during a year, certain messages they wanted to convey. Then you measure your success by how well you realize those goals.

A second type of planning would be for crisis management. An unexpected problem happens, and you have to develop a solution for putting out the fire. What's your strategy for obtaining a positive outcome from a negative situation?

Both types of planning are going on in these two texts. The business travelers are in goal setting mode: They look ahead and see what they want to achieve in the next year. They have a strong idea of where they want to go.

The rich farmer is in crisis management. It's a good crisis – his crop is larger than expected – but it still presents a problem. His plan is about creating a solution. In both cases, the people involved neglect to consult God. They don't include him or ask his opinion on what they should do. They just proceed with their own direction.

All of us have the same types of scenarios – looking ahead at where we want to go, goals we want to reach, and dealing with the crises that come our way. Figuring out ways to solve problems. How often do we just barrel ahead on our own instead of praying and asking God for wisdom?

Sometimes we forget to pray about issues. We're moving so fast that it doesn't even cross our minds to bring God into the discussion. But sometimes, we don't talk to God about our plans because we know that when we do, it will change our plans. We want to hang on to our own ideas and not let God interfere. Do you ever do that? I have had times in my life when I have wanted something so badly that I have shied away from talking it over with God, because in the back of my mind I know that he might not agree with me that it's such a good idea.

Proverbs 19:21
We humans keep brainstorming options and plans,
but GOD's purpose prevails.

James encourages us to hold our plans very loosely and always keep in mind the disclaimer, "If the Lord wills it." You wonder if James was thinking about Jesus' own words when he was praying in the garden before his crucifixion. The human part of him so much wanted to find a different way out, but he submitted that desire to God's, saying, "Father, if it's your will, let this cup pass from me." He realized that God the Father had the master plan, and following through with it changed the universe.

God's purpose for you may not line up with the plans you've made for yourself. But it is guaranteed to be a better, bigger purpose than the one you would create for yourself.

#3 – All I need is my money.

The hypothetical business travelers James mentions were intent on one thing: turning a profit:

Today or tomorrow we will go to this or that city, spend a year there, carry on business and make money.

James isn't really finding fault with them for working to make the most money possible. His concern is what they think the money will do for them. They are seeing money as the end all answer to their problems. They are giving money more credit than it deserves.

Money is such an emotional issue. It's the number one stress producer in marriages. We tend to get our sense of security from how we're doing financially. Life is expensive and it takes money to pay all those bills. So it feels like if we could just bring in a little more, we'd be okay. And we start to see more money as being the solution.

It's not just the rich who struggle with their attitude toward money. The other day I was listening to a talk show on the radio, and the host said that when he got out of the shower that morning, he had dropped his deodorant. It was down to just the last little skiff left on the plastic base, and the base had been rolled up as far as possible so it had fallen off when he dropped it.

The next thing he knew, he was picking up that shred of deodorant and was trying to use it, when he caught himself and said, "What am I doing?" Here he was, a successful, well paid radio personality, scrambling for the scrap of a roll on. And he realized that it was all tied back to his deep seated worries about running out of money that had come from a childhood below the poverty line. He was still living with fear about what would happen if there wasn't enough in the bank.

Money hooks deeply into our most basic needs and says to us, "Trust me. I'll take care of you." James says putting our faith in money is shortsighted, because money won't last.

Your wealth has rotted, and moths have eaten your clothes. Your gold and silver are corroded.

He's talking from the perspective of judgment day. When this life is over, our money won't be going with us. There's no exchange rate. It becomes worthless once we've crossed the line into eternity.

And money is helpless to stop us from crossing that line someday. There is no true security in money, as the rich farmer in Jesus' story found out. Everything he saved up was pointless when God came and said "Time's up." And there was no telling how people after him would spend the money.

During our time here on earth, money does seem to work pretty well. And that's part of the problem. It gives us a false sense of security. It can lull us into forgetting one of James' central concepts – that we're only here for a very short time, and that even now God is the one who takes care of us – not money. He is our true security.

We can't substitute the almighty dollar for the Almighty God. When we do, we find ourselves making our decisions based on our own financial security, rather than on what's right and good. Money becomes our boss, making us do things we'd never choose to do otherwise.

Proverbs 23:4-5
Don't wear yourself out trying to get rich; restrain yourself!
Riches disappear in the blink of an eye;
wealth sprouts wings and flies off into the wild blue yonder.

The characters in these passages are thinking "All I need is my money." They also exhibit another faulty assumption, which is:

#4 – All my money needs is me.

The rich farmer was stockpiling money. He had plenty tucked away to give himself a comfortable existence for years and years. He had so much, he had to build bigger silos. That tells you that at one point, he had thought he could get by on less. There was a time at which the smaller barns felt more than adequate for his needs. But the more he acquired, the more he wanted to keep for himself. The more successful he was, the more he found ways to keep the extra profits for himself. His dream was to have enough to really take life easy and just focus on having a good time.

That sounds pretty good doesn't it? Nearly everybody has that fantasy of being financially independent, kicking back on some tropical island and not having to worry about anything anymore. James apparently doesn't share the dream. He calls that "hoarding wealth in the last days" and criticizes his readers for living lives of luxury and self indulgence.

God is not anti-wealth. He is the source of it. In fact, he has given some people an unusual ability to generate great wealth. It is a true gift.

But God gives wealth for a reason. We might think we have big plans for our own money, but God has a much bigger vision for our money than we do. He wants us to use that money to help other people. He blesses us to become a blessing ourselves. He wants us to share what he has given, both to teach us about having a generous spirit AND to impact the lives of people in need. It's not just so we can live happily ever after.

My money needs more than me. Your money needs more than you. It can't truly do what it is supposed to if we hoard it for ourselves. Yes, it's good to have a retirement account. Yes it's good to save for your kids' education. Those are prudent things to do. Back in the 1700s, the preacher John Wesley used to say, "Earn as much as you can, save as much as you can, give as much as you can." Saving and giving can happen at the same time.

But there's a difference between being prepared for the future and thinking of your money as your own. You are part of God's plan for your money. Care for yourself is included in how you should spend it. But that's only the beginning.

It raises the natural question: How do I know what's too much, when what I'm doing with my money is really hoarding? Is it wrong to buy a bigger house or a new car or a venti instead of a just a tall mocha? How much of my money do I need to give away and how much can I keep for myself?

That's an individual question, one each of us needs to wrestle through with the Lord. And quite honestly, the answers can look vastly different. I have known Christians who have existed on peanut butter and jelly so they could give away every spare cent. And I have known very wealthy Christians who have owned multiple homes that they have used as retreat centers and places of great ministry. Two very different approaches, both demonstrating the attitude that "what I have is God's."

One small guideline comes from a comment Paul made that was related to the subject. He went around collecting money for the poor Christians in Jerusalem who had been hit by persecution. And when he was writing to the Corinthians about it, he said this:

1 Corinthians 16:1-2
Now about the collection for God's people: Do what I told the Galatian churches to do. On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made.

I just want to make two observations from that: Number one, Paul told them to make giving a regular priority in their lives. He said to set aside something on the first day of the week, meaning basically, commit to that before you spend up the rest of your pay check. Don't give God your leftovers, give him . When the Israelites would give God a portion of their crops, they called that "firstfruits," which was the very first portion of the harvest. Financial advisors will tell you, "pay yourself first," but Paul says to "pay God first," to show God where he is in stands in our hearts by making him a priority in our wallets.

Secondly, Paul said it should be in keeping with each person's income. You look at what you're bringing in, you think about how to make God a priority with your money, and you give accordingly. We had some friends who decided to start giving at their church, and they'd never done it before. They were concerned because they'd heard people talk about giving 10%, and they knew they couldn't do that. Their income was barely covering their bills. Their pastor told them, "Just set a goal for yourself and start working toward that goal."

Let me be clear here: This sermon is not about trying to get you to give more to New Day. We don't want you here because we're after your money. You are welcome and wanted here whether you are our largest contributor or you never give a dime to this

ministry. That's why we don't pass a plate. That's why I don't count the offerings. I don't want to know who gives what. Sadly, churches have often misused what the Bible says about money to manipulate people into funding church programs. That's an institutional form of finding security in more money.

But here's the thing: If you're not willing to part with some of your money for God -- whether that's in the form of giving to a local church or a mission organization or charity like Paul wrote about or to an individual in need – if you're not doing that, you're missing out on something vital. It's when we give to God that we see him provide for us in other ways. It's when we're willing to say no to ourselves that we start to understand the concept of sacrifice. We see God do things we never would get to otherwise. And we align ourselves closer to the attitude of Christ when we can walk away from what is rightfully ours. Hoarding will no longer be an issue.

The point is really not "Give God X percentage of your money." The point is "Give God ALL your money." Let him determine the way you spend, let him be in charge of your budget, in the same way James encourages us to let God set the agenda for our plans and lives. Our money will serve us better when we realize it is not just there to serve us. It needs more to do than take care of our own needs.

Here's where we shift our attention away from the cracks in the existing foundation and start pouring a new foundation. If the four assumptions we've looked at have been off base – that I will wake up for sure tomorrow, that my plans are mine to make, that money solves all my problems and that my money is all mine – if those are wrong, what do I replace them with?

James leaves us to consider our situation and doesn't walk us to the next step. But Jesus does in his story of the rich farmer. Here's how he ends it:

"This is how it will be with anyone who stores up things for himself but is not rich toward God."

Then Jesus said to his disciples: "Therefore I tell you, do not worry…"

How great is that? Instead of saying "Quit hoarding," or "Give more" or "Stop planning," Jesus sees what's really going on. He sees that underneath all these assumptions, we're worried. We look ahead to the future and don't know how we're going to make it. We're struggling to feel like we have a small degree of control over the chaos in our lives. And his first response is not to berate us for that, but instead to relieve our fears and say, "Don't worry. It's going to be okay."

Then Jesus said to his disciples: "Therefore I tell you, do not worry what you will eat; or about your body, what you will wear. Life is more than food, and the body more than clothes. Consider the ravens: They do not sow or reap, they have no storeroom or barn; yet God feeds them. And how much more valuable you are than birds! Who of you by

worrying can add a single hour to his life? Since you cannot do this very little thing, why do you worry about the rest?"

"…Do not be afraid, little flock, for your Father has been pleased to give you the kingdom. Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted, where no thief comes near and no moth destroys. For where your treasure is, there your heart will be also."

The central issue is trust. It's not about how many plans we make or how much money we make. It's about trust. Do we trust in our plans and our abilities and our wealth, or do we trust in God?

What is the image of God that we have in our minds? Is he our deadbeat dad who we don't think will come through for us? Is he a penny pinching old man who hates to part with his money, so we only expect the bare minimum from him?

Jesus says God takes pleasure in giving to us. He's given us his kingdom. He takes joy in providing for us. He's given us his very own Son. Can we really question how well he'll take care of all our simple financial needs?

Jesus tells us that God is entirely trustworthy. He loves us so completely and he understands our needs so thoroughly that we can release our grip on our own destiny and know that we are safely in his hands.

Giving away our money for God's use shouldn't be out of compulsion or duty. It should come from a place of freedom – the freedom that we have to give away our possessions because they aren't the center of our security. The freedom we have when we transfer our trust back to God and know that he will provide for us. Our giving is a response to his giving to us.

Jesus puts the option out in front of us of storing up things for ourselves or being rich toward God. That's a good phrase – "rich toward God." When we give our money to him, we're not really giving it away – we're just investing it differently. We're building a different kind of wealth. We are using our money to cultivate a heart that is richer toward God, that cares more about what he cares about and that is learning how faithful and good and loving and powerful he is to always, always take care of us.

So how do we know if we're rich toward God? We can take a walk around the foundation of our own lives and see if any cracks are appearing.

1. Am I living like I'm dying? Am I recognizing that each day is a gift of God, and looking for his purpose in leaving me here a while longer?

2. Have I included God in my plans? What are my goals? What crisis am I facing? Have I committed it to God and asked for his guidance?

3. Where am I looking for security? We can tell by asking the flip question: What worries me? Am I a planner who needs to have a really set idea of where I'm going? Maybe I'm wrapped up in my own abilities to execute the plan and be in charge of my own destiny. Or maybe I'm constantly thinking about whether or not I've got enough money.

4. What does my spending say about my heart? That's what James wants us to think about. Am I hoarding, storing things up for myself? Or am I becoming rich toward God?

God isn't here today saying "Give me your plans," he's saying "Give me your fears about the future." God isn't here today saying, "Give me your money," he's saying "Give me your heart. Give me your worries." You can let go and trust that he will catch you.