

RUF Large Group Bible Study
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James 5:1-6²

Come now, you rich, weep and howl for the miseries that are coming upon you. 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. You have laid up treasure in the last days. 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. 5 You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter. 6 You have condemned; you have murdered the righteous person. He does not resist you.

I emailed a millionaire friend of mine asking him to reflect on this passage. He did and sent me his thoughts, but first said that he didn't think there were very many topics more important for college students to get a handle on than money. It was way up on his list. Creating wealth, handling possessions, giving and receiving – all are huge concerns and things that we, in our twenties, can work on before it all goes terribly wrong.

Let me tell you about life at our house. Every summer, as one of my summer diversions, I buy a computer game and play it until I get sick of it. Last summer I bought *Age of Mythology*, which I've enjoyed very much. The idea is you create workers and soldiers and an economy, and you have various battles and missions you perform. You have to task your workers to gather food, wood, gold and earn favor for the gods. The more resources you have, the more buildings and technology and armies you can build. Simple enough.

I made one mistake though. I took it home and my kids saw me playing it. Since it involves a screen and moving animation, they were enthralled. And eventually wanted to play. So we let them.

Russ and I go crazy when Cal plays. Here's what he does. He gets going really great at first; he makes workers and then assigns them their jobs and they go about their business. They collect the wood, gold, food and favor that is required. They keep working while Cal makes buildings and armies and walls. And.... They keep working and amassing more and more... and he never attacks... and he keeps them working and building... and he forgets about the mission he's supposed to accomplish. Now, of course I realize he's almost eight. But the setting is on easy and many of the missions could take about five minutes. You need three of your heroes to go into the other city and destroy their heroes. But when Cal finally gets around to it (and that only through our prodding) two hours later, he goes in with 100 soldiers and even with that he's uneasy about it. He likes to build. And build. And build.

Now, I'm not saying that Cal is sinning or fulfilling James 5:1-6 when he plays *Age of Mythology*. It sure is frustrating to watch, but it's not sin. But it illustrates a point. When is enough?

James has been illustrating areas of high risk for his readers to consider.

He covers defamation in 4:11-12; presumptuousness in 4:13-17; and now covetousness in 5:1-6.

Let's look and see if the Bible might say something to our fallen human condition. James points out four areas in regards to our money that we have to watch out for, and then offers a solution to those.

Hoarding (5:2-3)

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. You have laid up treasure in the last days.

James says that the people are doing what Cal does in his game. They're gathering resources and forgetting the purpose of the resources and the mission of the game itself. What is all this stuff for.

John MacArthur helpfully puts it this way: "God entrusts believers with material goods so they may use them for His glory. Obviously, Christians are to provide for their families. But beyond that, Christians; resources are to be used to advance God's kingdom. Specifically, believers are to use their wealth to win the lost, to care for those in need, and support those in ministry. Those who name the name of Christ are not to amass a fortune that is uselessly stashed away without regard for God's will."³

We shouldn't hoard food (it rots), garments (moths eat them) and precious metals (they figuratively rust)⁴.

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² Resources used: Peter Davids, *Commentary on James*, Eerdmans: Grand Rapids, Michigan, 1982; Douglas Moo, *The Letter of James*, Eerdmans: Grand Rapids, Michigan, 2000; John MacArthur, *James*, Moody Press: Chicago, 1998; Dr. Tim Keller's sermons on James found at www.redeemer.com; Luke Timothy Johnson, *The Letter of James*, Doubleday: New York, 1995; Luke Timothy Johnson, *The Letter of James* (New Interpreter's Bible), Abingdon Press: Nashville, 1998; J.A. Motyer, *The Message of James*, Intervarsity Press: Downer's Grove, Illinois, 1985.

³ MacArthur, p. 244

⁴ It could be that James is talking about gold and silver coins, which would have been made with other metals mixed in, which would make the coin rust.

Matthew 25:24-30 24 He also who had received the one talent came forward, saying, 'Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no seed, 25 so I was afraid, and I went and hid your talent in the ground. Here you have what is yours.' 26 But his master answered him, 'You wicked and slothful servant! You knew that I reap where I have not sowed and gather where I scattered no seed? 27 Then you ought to have invested my money with the bankers, and at my coming I should have received what was my own with interest. 28 So take the talent from him and give it to him who has the ten talents. 29 For to everyone who has will more be given, and he will have an abundance. But from the one who has not, even what he has will be taken away. 30 And cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth.'

Luke 12:15-31 15 And he said to them, "Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions." 16 And he told them a parable, saying, "The land of a rich man produced plentifully, 17 and he thought to himself, 'What shall I do, for I have nowhere to store my crops?' 18 And he said, 'I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. 19 And I will say to my soul, Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.' 20 But God said to him, 'Fool! This night your soul is required of you, and the things you have prepared, whose will they be?' 21 So is the one who lays up treasure for himself and is not rich toward God." 22 And he said to his disciples, "Therefore I tell you, do not be anxious about your life, what you will eat, nor about your body, what you will put on. 23 For life is more than food, and the body more than clothing. 24 Consider the ravens: they neither sow nor reap, they have neither storehouse nor barn, and yet God feeds them. Of how much more value are you than the birds! 25 And which of you by being anxious can add a single hour to his span of life? 26 If then you are not able to do as small a thing as that, why are you anxious about the rest? 27 Consider the lilies, how they grow: they neither toil nor spin, yet I tell you, even Solomon in all his glory was not arrayed like one of these. 28 But if God so clothes the grass, which is alive in the field today, and tomorrow is thrown into the oven, how much more will he clothe you, O you of little faith! 29 And do not seek what you are to eat and what you are to drink, nor be worried. 30 For all the nations of the world seek after these things, and your Father knows that you need them. 31 Instead, seek his kingdom, and these things will be added to you.

Let me tell on myself for a minute. Recently we had a sushi party. I feel like not enough of you have had the wonderful experience of sushi, and think it's rather intimidating to go into a sushi restaurant without knowing if you'll like it. Too much pressure. So we ordered some and brought it to our house and had about fifteen of you show up for some. Russ bought it and as he went to get it I asked him to get some of the nagiri – which has a big slab of raw fish on top of rice. Sushi has its ingredients (it doesn't have to be raw fish, by the way) surrounded by rice and sitting in the middle. The nagiri is more serious than that. I like it and Russ brought some back. But I didn't want anyone else to have it. It was my special stash. So I hid it away, and after everyone had full plates, I went and got some.

But my cover was blown, or almost blown by Hewie. I guess he likes nagiri too and saw mine and asked if where it was. I didn't really want him to have any, but realized that was foolish, so I told him, "Russ put it in the counter in the kitchen." Now, technically this was true. Russ had placed the nagiri on the counter in the kitchen. But the way I said it made it sound like Russ had been the one to hide the nagiri instead of me. How do I know it sounded like this? Because Russ was sitting there too and heard me – and didn't really appreciate the implication. So, please forgive me Russ and Hewie. I forgot the proper use of the nagiri – for food and for the blessing of others. I hoarded it for myself instead of sharing with my friends.

Hoarding is a denial of proper use, of true trust, and of godly expectancy. Are you a hoarder? How would you know?

Fraudulence, Unjust Gain (5:4)

Hoarding is bad, and we all are tempted to do it. The next problem James points out may seem more difficult for you to accomplish. He says that *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.*

In the Old Testament laws, you'll read about God's concern for the day laborer. He is the person who is at the mercy of the system; he has no recourse when things go wrong. God says that his people should take care to give these workers dignity and honor them. But even the Old Testament church did not come through on this. Isaiah and Micah are filled with God's judgment on his people for they have taken advantage of the poor.

James writes that the cries of the oppressed *Has reached the ears of the Lord of hosts.* We hear the same in Isaiah chapters three and five. Yahweh Sabaoth – Lord of Hosts – speaks to Almighty God, the ruler of all nations, the judge of all people. Sin does not go unnoticed. It will be judged and not overlooked.

"The message through Isaiah all those years ago proved to be a word from the Lord. He did step in to judge the oppressor – and he will still do so today. But in its own right the title is worth pondering. In its Old Testament use it points to the Lord who has within himself and at his sovereign command every possible potency and resource: he is 'hosts.' No power, however great or solid to the earthly eye, is beyond his capacity; no need, however pressing, is beyond his means, or outside his attention. What can the powerless labourer do against the all-powerful employer? Nothing for himself, but he can sure that his situation has already registered an appeal in the highest court of all. Here the all-powerful Lord sits as judge of the oppressor and the all-sufficient God attends to the needs of his people."⁵

⁵ Motyer, p. 167

How can this apply to us?

Do you believe and understand that there can be sin in capitalism; you may need to pay more than the lowest price possible. When I was in Zimbabwe, we bartered with the people selling their wares. A woman from the town knew what the fair price was and after they had started too high, they came down and down. When they got to the fair price, the woman made the deal, and the sellers were ecstatic. We could have gone even lower, but this woman knew that the people deserved to be paid for their work. Pure capitalism can be a bad thing. Think of all the wrongs done in order to please shareholders. People fired for a line in a report to look better. Factory workers used in order to make products cheaper and sell them for more.

For instance, internships in general are a scam. There was an article in USA Today about hospital interns working 100 hrs a wk and pulling 30 hr shifts – the New England Journal of Medicine has researched it and found that these interns often “nod off during their shifts.” That is hardly surprising. The way internships work in Christian music is pretty horrible too - the companies depend on interns who they work as regular employees without really teaching them (using them to stuff envelopes etc.) and don't pay them a penny - and the companies defend the practice as the only way they can afford to do business. And you're stuck because you have to have experience before you get a job. There is something to “paying your dues” for sure, but some of it is ridiculous.

Much of the time these are Christians doing these things, and not only the CCM world.

A friend of mine took a job in Austin at a landscaping company when he first got married. It was owned by a guy in the church where he worshipped. He was the only non-Mexican and hit a glass ceiling in the job because he didn't speak Spanish and couldn't get training in running the big equipment.

He quit the job because the owner would only pay you when you were at the site working, and the clock stopped while in transit. In Austin, you might spend 45 minutes in the car driving straight from one site to the other. More often than not, 10-11 hour days would only reap about 8-9 hours of wages. Also, some of the equipment was not taken care of and dangerous (One day as he was going about 30 in a residential neighborhood the AXLE of the truck broke and the left side of the truck dropped to the pavement. The truck quickly ground to a stop in a rooster tail of sparks. He was yelled at and there was no concern at all on the part of the managers et al about terrible equipment maintenance or worker safety). The last straw was when he had to clear a ditch of some weeds and got eaten up with poison ivy. The company refused to pay for his doctor bill and meds. My friend quit to go work for the “godless” public school system making \$80 a day teaching World History with partial benefits.

There is a large PCA church that didn't pay the youth staff a wage that would have even reached the poverty level in its county. Someone even told me about a ministry that once made its interns raise \$2000 a month and only paid them \$850.

These kinds of things happen. Treating people well is not common. Squeezing every dollar out to make more profit is common.

Imagine if our sessions were to actually bring businessmen up on charges for greed and wrong business practices. It has happened: “In 1635 a Puritan merchant named Robert Keayne left London to take up residence in the new settlement of Boston. From humble circumstances, he had risen through hard work and careful planning to a position of some prominence. In the New World he prospered further. But four years later his ship of fortune ran aground. The elder of First Church in Boston, of which he was a member, brought charges against him for dishonoring the name of God. Soon after, he was tried and found guilty by the General Court of the Commonwealth as well. Writing his memoirs some fourteen years later, he was still stung by the disgrace of the event. His sin was greed. He has sold his wares at a six percent profit, two percent above the maximum allowed.” – Robert Wuthnow, *God and Mammon in America*

How will you treat people when you have influence? Will you steal even if its legal stealing?

Self-Indulgence 5

I've spent two of the last three weekends in really nice parts of the country. The swanky sections of Dallas and Tucson. I had a \$50 steak a few nights ago, a \$8 salad that was teeny and a glass of wine. My bill probably came to \$75 just for me. We stayed in Dallas in the Highland Park area – every home is a million plus.

Now, I'm all for the splurge now and then. God had made wine and salad and steak and beauty to be enjoyed. We shouldn't think that pleasure is wrong, or that spending money is wrong, or comforts or beauty. We shouldn't veer toward the complete utilitarian approach to life. A building merely keeps out rain – a tin shack is fine and anything more is vanity. Food is for nutrition, nothing more. No, there is the feast, the banquet, the mansion, the castle, the fortress, the city on a hill. But there is also waste and excess, there is the numbing effect of increasing your standard of living to ungodly levels. There is buying and paying and accumulating for its own sake.

“Grateful people overflow a little, especially with thanksgiving and passed-on kindnesses. But they do not therefore lack discipline. In fact, self-indulgence tends to suppress gratitude; self-discipline tends so generate it. That is why

gluttony is a deadly sin: oddly, it is an appetite suppressant. The reason is that a person's appetites are linked: full stomachs and jaded palates take the edge from our hunger and thirst for justice. And they spoil the appetite for God."⁶

Luxury and pleasure. *Luxury* points to extravagant comfort, stressing the softness of luxury; it does not suggest dissolute living. *Pleasure* does suggest the breaking down of divine restraints, going beyond pleasure to vice. Together the words offer a picture of life without self-denial, not necessarily corrupt in every way, but certainly offering no resistance to sin where there is promise of comfort and enjoyment.⁷

The Bible has a great deal to say about this. For just one example, consider:

Ecclesiastes 2:4-11 4 I made great works. I built houses and planted vineyards for myself. 5 I made myself gardens and parks, and planted in them all kinds of fruit trees. 6 I made myself pools from which to water the forest of growing trees. 7 I bought male and female slaves, and had slaves who were born in my house. I had also great possessions of herds and flocks, more than any who had been before me in Jerusalem. 8 I also gathered for myself silver and gold and the treasure of kings and provinces. I got singers, both men and women, and many concubines, the delight of the children of man. 9 So I became great and surpassed all who were before me in Jerusalem. Also my wisdom remained with me. 10 And whatever my eyes desired I did not keep from them. I kept my heart from no pleasure, for my heart found pleasure in all my toil, and this was my reward for all my toil. 11 Then I considered all that my hands had done and the toil I had expended in doing it, and behold, all was vanity and a striving after wind, and there was nothing to be gained under the sun.

When we take this approach to life we're dancing with our jailors. A story is told of a man on a lifeboat who tied a bag of gold to himself so that no one else would get it. He fell over and drowned because he couldn't get untied. Now, did he have the gold or did the gold have him?

In 1984, U.S. President Ronald Reagan was quoted in *Money* magazine as saying, "What I want to see above all is that this remains a country where someone can always get rich." Clearly he was successful. Between 1980 and 1992 the increase in wealth in the United States was staggering. The number of millionaires grew from 574,000 to 2,320,000; the number of "centi-millionaires" (note the new term) from 400 to 2,560; and the number of billionaires from 13 to 73. Conversely, however, and quite strikingly, individual giving has dropped significantly during this boom in individual wealth. Those with annual earnings of more than \$500,000 reduced their average donations from \$47,432 in 1980 to \$16,062 in 1988. When Sam Walton's net worth reached \$4.5 billion (one-sixth of his family's fortune) it was estimated that his lifetime giving was one-thousandth of his net worth.⁸

"...I reminded [Netscape founder Jim] Clark that he had said that once he became a real after-tax billionaire he'd retire. He said, without missing a beat, 'I just want to make more money than Larry Ellison. Then I'll stop.' ... I... asked the obvious question: 'What happens after you have more money than Larry Ellison? Would you want to have more money than, say, Bill Gates?' 'Oh no,' Clark said... 'That'll never happen.' A few minutes later... he came clean. 'You know,' he said, 'just for one moment, I would kind of like to have the most. Just for one tiny moment.'

... Just a few months before when he was worth a mere \$600 million, Clark had said, 'I just want to have a billion dollars, after taxes. Then I'll be satisfied.' Back further, before he started Netscape, he'd told Mark Grossman [at Silicon Graphics] something similar. Grossman recalled, 'Jim came into my office just before he left to start Netscape and said SGI is okay but I'd really like to have \$100 million.' Back even further, before he'd started Silicon Graphics, he'd told Tom Davis, 'that what he really wanted was to have ten million dollars.' The numbers! They kept moving!... What Clark meant when he said, 'I'd really like to have,' was 'I will do what I need to do to get.'....

Why do people perpetually create for themselves the condition for their own dissatisfaction?"⁹

"There is no sin in merely being rich; where sin exists among the rich, it arises from the manner in which wealth is acquired, the spirit which it tends to engender in the heart, and the way in which it is used."¹⁰

Three more quotes to drive the point home from people who don't even necessarily share our worldview:

"Money never made a man happy yet, nor will it. There is nothing in its nature to produce happiness. The more a man has, the more he wants. Instead of its filling a vacuum, it makes one. If it satisfies one want, it doubles and triples that want another way." - Benjamin Franklin

"The word prostitution should either not be used at all, or else applied impartially to all persons who do things for money that they would not do if they had other assured means of livelihood." - George Bernard Shaw

"Riches is a good handmaid but the worst mistress. Money is like muck, not good except to spread around." - Sir Francis Bacon

⁶ C. Plantinga, *Not the Way It's Supposed to Be*, p. 36

⁷ Motyer, p. 167

⁸ *Doing Well and Doing Good*, Os Guinness, p. 19

⁹ Michael Lewis, *The New New Thing*

¹⁰ A. Barnes, as quoted in Motyer, p. 169

James doesn't use these quotes. Instead he paints a picture for us. He says that if we act this way, we're like unthinking beasts getting ready for the slaughter by eating more and more; the only safe pig is the skinny one. Another image he might have used is that of dancing with your jailor. You are let out, spun around, look into his eyes and then he puts you in your cell again. Were you ever free? Oh, but wasn't it fun?

"The striking picture James paints is of oppressive, self-indulgent robbers, who have satiated themselves on the plunder taken from their victims. The desire for luxury led to vice, which led the unjust hoarders to seek to selfishly indulge every desire of their hearts."¹¹

I want to encourage you to keep your standard of living at as low a level as possible. You don't *need* things. You want a lot of things. Realize the difference between need and want. Only buy things you can pay for. Stay away from debt unless it's school and house debt, and even then pay them off as quickly as possible. Save up for car before you buy one. Don't go out to eat all the time. When you get married, live off of only one income and save and give away the other. Don't buy into the lie of the American Dream that more and more is better and better. Reread the quotes above and watch the hundreds of movies that tell you this.¹²

Ruthlessly Acquired/ Betrayal (6)

James says one more thing before he leaves this topic. He writes: *You have condemned; you have murdered the righteous person. He does not resist you.* He says that these "Christians" have actually murdered people in their pursuit of wealth. We're unsure of what this means, but it probably doesn't mean that someone took a knife and stole a wallet. Connected with the preceding thoughts, it means that decisions have been made that have had the result of death to some while others' wallets grew fatter. Coffee bean farmers are paid a pittance while Starbucks takes over the world. That sort of thing. Remember that James has already said that God hears the cries of the oppressed. He will hear the white collar crimes that have been committed throughout the ages just as assuredly as he does the rapes, homicides and genocide.

The Answer – Repentance and Jesus (1, 6)

Enough already, you say.

"Now, perhaps some of you will remark with good reason: "Every day you preach about covetousness." Would that it were possible to speak of it every night also. Would that I might follow you in the marketplace and at table. Would that wives and children and servants and husbandmen and neighbors, and the very pavement and walls might be able to shout forth this word that we might then cease for at least a little while. This contagion has seized upon the whole world, and the great tyranny of mammon possesses the souls of all men. We have been redeemed by Christ and become the slaves of gold. WE proclaim the rule of one Master and obey another. Moreover, we listen with eagerness to whatever the latter ordains and on his account forget everything: race, friendship, nature, laws. No one looks to heaven; no one thinks of the life to come."¹³

Great. So what are we supposed to do? Is this basically either a financial well-being seminar, or a guilt trip or both or what?

Let me try to answer that. James is writing to the church, for that is who would be reading this letter. Within the church there are believers and unbelievers, as James has been pointing out all along the way of his letter. So, we can learn from this and take it to heart, for we are the recipients of the letter.

First, we must repent. In 5:1, James writes, *Come now, you rich, weep and howl for the miseries that are coming upon you.* Weep and howl. James used the word *weep* to describe what happens in repentance. He uses the word *howl* to impress upon us what happens if we don't repent.

WSC Q87: What is repentance unto life?

A87: Repentance unto life is a saving grace, whereby a sinner, out of a true sense of his sin, and apprehension of the mercy of God in Christ, doth, with grief and hatred of his sin, turn from it unto God, with full purpose of, and endeavour after, new obedience.

Not to "confession" you to death but it might help to further expand just what it is we are to do and aren't to do. James 4:17 mentions the sin of omission, and if we add that to the sin of commission, we get this:

WLC Question 140: Which is the eighth commandment?

Answer: The eighth commandment is, Thou shalt not steal.

Question 141: What are the duties required in the eighth commandment?

Answer: The duties required in the eighth commandment are, truth, faithfulness, and justice in contracts and commerce between man and

¹¹ MacArthur, p. 248

¹² Rushmore, *The Royal Tenenbaums, Bottle Rocket, Christmas Carol, The Great Gatsby, The Family Man, Citizen Kane, Magnolia, Police Academy 4, The Game, Weekend at Bernie's (Bernie was rich but now he's dead), Trading Places, Ocean's Eleven, Nip/Tuck* are just a few.

¹³ John Chrysostom, *Homilies on the Gospel of John, LXXVI*

man; rendering to everyone his due; restitution of goods unlawfully detained from the right owners thereof; giving and lending freely, according to our abilities, and the necessities of others; moderation of our judgments, wills, and affections concerning worldly goods; a provident care and study to get, keep, use, and dispose these things which are necessary and convenient for the sustentation of our nature, and suitable to our condition; a lawful calling, and diligence in it; frugality; avoiding unnecessary lawsuits and suretyship, or other like engagements; and an endeavor, by all just and lawful means, to procure, preserve, and further the wealth and outward estate of others, as well as our own.

Question 142: What are the sins forbidden in the eighth commandment?

Answer: The sins forbidden in the eighth commandment, besides the neglect of the duties required, are, theft, robbery, man-stealing, and receiving anything that is stolen; fraudulent dealing, false weights and measures, removing land marks, injustice and unfaithfulness in contracts between man and man, or in matters of trust; oppression, extortion, usury, bribery, vexatious lawsuits, unjust enclosures and depopulations; engrossing commodities to enhance the price; unlawful callings, and all other unjust or sinful ways of taking or withholding from our neighbor: What belongs to him, or of enriching ourselves; covetousness; inordinate prizing and affecting worldly goods; distrustful and distracting cares and studies in getting, keeping, and using them; envying at the prosperity of others; as likewise idleness, prodigality, wasteful gaming; and all other ways whereby we do unduly prejudice our own outward estate, and defrauding ourselves of the due use and comfort of that estate which God has given us

So what might repentance mean for you? First, it means that you repent of your idolatry of money and things, and I know you have it. We all do. Have you been listening? I haven't been describing "them" but you! You are a hoarder, one who appreciates fraud (let me see your ripped cd collection), self-indulgent and you have it in you to murder for your own gain. We're all sinners.

Repentance means keeping our grubby claws off what is God's. It's *his* money, and we remind ourselves that when we give. I'm going to suggest you start now in your life tithing your money. However little you make, go ahead and give 10% at least away. Make that a pattern in your life. Give first to your church. Also give to a ministry that means something to you, that has ministered to you that you believe in. And also I'd recommend giving to a ministry that primarily serves the poor.

So, if you had \$100 a month to give, you might consider this. \$60 to your church. \$20 to RUF. \$10 to Eric Pyle who is raising money to develop software to translate the Bible in indigenous languages for Wycliffe and \$10 to Compassion or The Rainbow Network. Some pastors might say you should give it all to your church and let it decide where it should be portioned out. I'm not sure if that is true or not. But I do greatly believe in the church and recommend that that is your primary place in which to give.

Cervantes wrote in *Don Quixote*, "The rich man who was not generous would be but a miserly beggar. What brings happiness to the possessor of wealth is not the having but the spending of it, and by that I mean spending it well and not simply to gratify his own whims."

Great. And...

Yes, there is an "and."

Reread 5:6. *You have condemned; you have murdered the righteous person. He does not resist you.* Who do you think of when you read that verse? I don't think it would be wrong to say that it was the love of money that betrayed the Lord Jesus.¹⁴ Certainly that doesn't explain all of why he did it. But remember that the gospel writers go to great lengths to point out that Judas loved money and had had issues with it all along. That way we're not surprised when he has thirty pieces of silver in his hands to turn in Jesus. Money had something to do with it. Perhaps it was the outward cause to show his inward heart. Perhaps it is true for us as well.

Jesus was murdered unjustly for money. And he did so willingly for us. Philippians 2 tells us that Jesus gave up opulence in order to come and live a life of poverty and suffering and to die the painful and shameful death on the cross. And why? For the glory of God and for... *you*.

That should do something to you. It really should affect you. It should motivate and generate your thankfulness. It should reorient your "needs" and "wants" so that you can see that you don't deserve nearly what you get, and you don't get what you deserve.

I pray that we will be a people of extravagant givers. That we will be known as a giving community, not because we are trying to earn God's favor, but because we already know we have it.

Ideas for places to give:

1) **Your church**

2) **RUF at OU**

Make check payable to RUF and put "Doug Serven – Oklahoma" on the memo line.

Send to RUF // 1700 North Brown Road - Suite 104 // Lawrenceville, GA 30043

3) **Compassion International – compassion.com**

You can pick a child to sponsor.

¹⁴ Motyer, p. 171

4) **The Rainbow Network – rainbownetwork.org**

Serves needy people in Nicaragua.

5) **The Heifer Project – heifer.org**

World hunger organization allows you to buy animals to give for food.

6) **Wycliffe – email Eric Pyle at [eric_pyle @ wycliffe.org](mailto:eric_pyle@wycliffe.org) to ask how to give to him.**

7) **Mission to the World – mtw.org**

The PCA's mission agency sends missionaries all over the world

8) **Modest Needs – modestneeds.org**

No need is too insignificant. Kudos to this guy for doing something.

9) **Pura Vida Coffee – puravidacoffee.com**

"Our mission to help at-risk children in coffee-growing countries actually begins with our commitment to carry only certified fair trade, organic, shade-grown coffee in our product line."

10) **Operation Christmas Child – samaritanspurse.org – see link on site**

"Brings joy and hope to children in desperate situations around the world through gift-filled shoe boxes and the Good News of God's love."

The Global Village

"If there were a representative global village of 1000 people, its principal make-up would be as follows:

584 would be Asians, 124 Africans, 84 Europeans, 84 Latin Americans, 55 former Soviets, 52 North Americans and 6 Australians and New Zealanders.

Of the main linguistic groups, 165 would speak Mandarin, 86 English, 83 Hindi, 64 Spanish, 58 Russian and 37 Arabic.

329 would be Christian, 178 Muslim, 167 secularists, 132 Hindus, 60 Buddhists, 45 atheists, 3 Jews and 86 claiming other affiliations.

Out of the group of 1000, 60 would receive half of the total income, 500 would be hungry, 600 would live in shantytowns and only 330 would have access to clean drinking water."¹⁵

¹⁵Donna Meadows, systems analyst and writer