

# “Heaping up Treasure...”

James 5:1-8

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5:1-5

Some years ago, the pop singer Madonna recorded a song called "Material Girl." The lyrics went like this:

*“Some boys kiss me, some boys hug me, I think they're O.K.  
If they don't give me proper credit, I just walk away  
They can beg and they can plead, But they can't see the light, that's right  
'Cause the boy with the cold hard cash, Is always Mister Right, 'cause we are  
Living in a material world, And I am a material girl  
You know that we are living in a material world, And I am a material girl”*

While Madonna seems to encompass our modern thoughts concerning wealth and material gain, James opens this chapter with a serious slap against those whom he refers to as “rich.” Now, the problem we have with this passage is that it can so often fail to find its target because none of us feel we are rich. Yet statistics defy that position, telling us that we are living here in the US with the highest disposable income of the developed world. We average incomes that are 12 times that of the Philippines, and that’s *the average* Philippines. The people we deal with there are usually far from “average” (<http://www.worldsalaries.org/total-personal-income.shtml>). Still, our definition of rich generally encompasses a social group that resides “just above” where we personally stand economically. In other words, “rich people” are always just a little richer than we are!

Now the world can of course be forgiven for playing that game. They are, after all, good at lying to themselves. But we who claim salvation are without excuse. We need to be honest and admit that much of what we hold to be ‘necessities’ are at *least* moderate ‘luxuries.’ Examples: two cars (maybe even one car—I know a lot of folks in other countries that survive without one), air conditioning, fast food, smart phones, cable TV, personal computers, big TV’s, (or even TV’s in general), pets, etc. But because of our high level of perceived personal entitlement, we reject the luxury viewpoint of such things and feel we deserve them, or that they are necessary for survival.

Now, we need to clarify herein... for the record ...that it is not a sin to be rich. Some guys just have a knack, wherein money just inexplicably finds them. Money is not a sin, but Scripture tells us that the “love of money” is! When we exalt money beyond its place, it becomes an idol or a false god, and we need to seriously deal with this truth. Yet the suggestion of such a fact can be met with serious resistance, even by the evangelical world, where we have rebranded Biblical Christianity to fit the American dream, and the prosperity doctrine is quietly accepted if not overtly embraced.



The fact is, money (and the pursuit of it) is one of the greatest cop-outs we as Christians have to excuse ourselves from obedience and service. We don't say "*we won't*," although that is the truth of the issue! We say rather "*we can't*." We *can't* serve because we have to work to pay the bills. We *can't* be obedient in his area... or we can't because we feel we must earn more money instead. We *can't* tithe to the church even though God calls us to do so because we can't afford it, and the same certainly applies when it comes to missions. (It's interesting how some will attempt to put a spiritual 'spin' on their reasoning in this matter. But such only plays in *their* heads because the truth is clear to those around them who are watching!)

Money plays such a central role for many of us. In such a position, money becomes our God, and we are then guilty of breaking commandment number one of the "Big Ten." Jesus had plenty to say about this Himself, and He too put the heat not on the money, but on our hearts and attitudes toward it.

Matthew 6:19-20 says, "*Don't store up treasures here on earth, where moths eat them and rust destroys them, and where thieves break in and steal. Store your treasures in heaven, where moths and rust cannot destroy, and thieves do not break in and steal.*"

Thus, the problem is not in the fact that someone has money, rather the problem lies in the hoarding and priority of it.

If God saw to it that we were born in this country, ...*and let's face it, we could have landed anywhere*, then, as children of God, there is a responsibility, an obligation even, to use our finances to further the Kingdom of God. Some guys came to understand where and how money should fit into our lives. Guys like J.C. Penney, who tithed 90% of his vast income! Scripture gives a record of the widow who gave her small coins to God. Jesus said that she had, in fact, given more than those who contributed large amounts because her giving would cause her to do without some necessities, but for the others, it was merely their 'leftovers.' Jesus clearly saw the danger and warned us that "*Where your treasure is, there your heart will be also.*" So perhaps we all should take a deep breath and ask that poignant question: **Where is my heart?** Frankly, if we are unable or unwilling to answer that question with any degree of honesty, maybe we should ask instead: **Where is my treasure?** Because an honest answer to **that** question will lead us to the heart!

"Come now, you rich, weep and howl for your miseries that are coming upon you!" James sounds like an Old Testament apocalyptic prophet. But his grandiose verbiage gets the point across! As the old saying goes, ...*and we all know it*, "**Money can't buy happiness.**" However, it does dramatically change one's life and living, and James is not seeing this as a good thing. Instead of putting their money to work in missional outreach, gospel endeavors, and discipleship priorities, the rich were saving their money for a rainy day. It benefited no one, and it caused the possessor to trust in that same wealth, and thus, ultimately, to trust in himself as the possessor of it. Nowhere, it seems, is there the necessity for the rich man to need God or to trust in Him, for he believes he has it all under his control via his bank account.

However, I have lived long enough to watch the rich die just as surely as the poor. All the money and riches in the world will not stop a man from dying! Passing into judgment and eternity, all that money will mean nothing. You will leave the car, the lake cabin, the boat, and the ATV...you will leave behind the comfortable bank account. At that moment, the only thing that will matter is that which was sent ahead... that which was invested in God's Kingdom.

There awaits only a sure condemnation for those who held back because they could have changed the world with what they had, but instead, they failed to see the bigger picture. All was lost on self, comforts, and possessions. God had entrusted them with money and the power that went with it, and instead of investing it for

the Kingdom—to lead the lost to Christ and bless others—they buried it, as did the ‘wicked and lazy servant’ in Matthew 25. Jesus called for those who were guilty of this to be “...*cast into the outer darkness, where there will be weeping and gnashing of teeth.*” Those are serious words.

Yet some folks see things very differently. Life and priorities are out of the ordinary, and they intend to leave nothing behind. Carl Reiner, playing Saul Bloom in the movie *Ocean's Twelve* said, “I want the last check I ever write to bounce.” I understand that I don’t really own anything. I am just a steward for what God has given me to invest. Someone asked a grieving relative how much the deceased left behind in his will, and the relative said, “Everything.” One of the great secrets of life and joy in it is to grasp the fact that my Father owns everything!

And all of this is to be heard by more than just the individual. We, as local churches, must hear it also. It’s astonishing to me today how much churches will spend on their building and their amenities. Certainly, in some cities and areas, a church would be hard pressed to find a \$60,000 building like we did, but when you start calculating in millions, you had better take a step back and ask yourself if it is really worth it. Because a church is not a building, but a living *entity*, a *community*, a *body of believers*. To have that, you do not have to spend millions. It is essential for every church to be able to clearly and substantially see beyond its doors. Our church specifically was raised with a missional heart, and at least 25% of everything that comes in here has always gone out to the mission field. That’s important to us.

Certainly James uses some serious descriptive language in this passage. Verse five tells us, “*You have lived on the earth in pleasure and luxury; you have fattened your hearts as in a day of slaughter.*” He likens those who have failed to live out the Christ-centered life in terms of money, possessions, and time spent, as animals who have been fattened up to be butchered. Such animals never know what’s coming, and many of us live with blinders on so we can be just like them. Such a life only says that I am living in denial, ...a denial of my mortality. Denying my limited time on this earth, and the fact I will leave with what I came with: **nothing**. Ah, but we DO have the ability to “send it ahead!” In such, we will see the results of our money and spending for the rest of eternity. Can you imagine running into someone on the streets of heaven who says to you, “*Hey, I used to go to the church you helped finance in India. I was your sponsored child at my school,*” or “*I was part of your campus organization...your ministry training class, in the Philippines*”? What could matter more at that moment? What could matter more as the eons of time march on and the short stop over on earth becomes but a brief memory in the forever of eternity?

## 5:6

Verse six then comes along, but is generally dismissed as it certainly must be aimed at someone else: “*You have condemned, you have murdered the just.*” After all, we certainly haven’t condemned and killed people! But before we write this off completely, let us be reminded once again that sin comes in the form of *omission* as well as *commission*. That is, *not doing what we know to be right* is as much a sin as *committing a wrong, straight up*. Does it make any difference, really, whether we pulled the trigger or whether we withheld the escape...the rescue, from the one ultimately killed? Not to the person who is dead either way! When I look at life from that position, it makes me tremble at the prospect of living a trivial, self-serving, comfortable, middle-class, ordinary, untroubled American life. It seems I am unable to keep eternity out of my mind. Life is short and eternity is long. *Very* long! It is a long time to regret a wasted life.

All of us as believers need to deal with this issue, however hard it may seem to be. We need to ask ourselves: how much money do we really need to live the life we have prescribed for ourselves? Have we honestly set the bar too high? I wonder how many of us are spending all of our time attempting to obtain a level of living that we then have no time to actually live? Pursuing careers and jobs that hold us in bondage as life passes by

outside our doors and our purpose is never realized and our joy is never experienced? Spiritual priorities are thus lost in the pursuit of the world, beyond what is really necessary to live. Moments of marriage and parenting are forever lost in time because money overruled the priority of the gifts that God has given us. All because I am unwilling to step back and see that indeed, the best things in life ARE free, but I will never know them because I am a prisoner.

**Haggai 1:5-8** *“Now therefore, thus says the LORD of hosts: ‘Consider your ways! You have sown much, and bring in little; You eat, but do not have enough; You drink, but you are not filled with drink; You clothe yourselves, but no one is warm; And he who earns wages, Earns wages to put into a bag with holes.’ Thus says the LORD of hosts: ‘Consider your ways! Go up to the mountains and bring wood and build the temple, that I may take pleasure in it and be glorified,’ says the LORD.”*

**Matt 6:19-31** *“Don’t store up treasures here on earth, where moths eat them and rust destroys them, and where thieves break in and steal. Store your treasures in heaven, where moths and rust cannot destroy, and thieves do not break in and steal. Wherever your treasure is, there the desires of your heart will also be. Your eye is a lamp that provides light for your body. When your eye is good, your whole body is filled with light. But when your eye is bad, your whole body is filled with darkness. And if the light you think you have is actually darkness, how deep that darkness is! No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve both God and money. That is why I tell you not to worry about everyday life — whether you have enough food and drink, or enough clothes to wear. Isn’t life more than food, and your body more than clothing? Look at the birds. They don’t plant or harvest or store food in barns, for your heavenly Father feeds them. And aren’t you far more valuable to him than they are? Can all your worries add a single moment to your life? And why worry about your clothing? Look at the lilies of the field and how they grow. They don’t work or make their clothing, yet Solomon in all his glory was not dressed as beautifully as they are. And if God cares so wonderfully for wildflowers that are here today and thrown into the fire tomorrow, he will certainly care for you. Why do you have so little faith? So don’t worry about these things, saying, ‘What will we eat? What will we drink? What will we wear?’”*

## 7-8

In the church age in which we now live, it seems we have lost the critical corner post of faith ...the understanding that this life here is merely temporary and the real thing is yet to come. I don't hear a lot of preaching on that anymore. I wonder if we are really expectant and anticipating Christ's return? Or have we become so focused, *individually and as a greater church*, on the immediate and the here-and-now, that we have forgotten that, as true believers, this world is not our home.

What this all comes down to is not your bank account, but your heart. James calls upon us to "establish our hearts."

1 John 3 says, *"See how very much our Father loves us, for he calls us his children, and that is what we are! But the people who belong to this world don't recognize that we are God's children because they don't know him. Dear friends, we are already God's children, but he has not yet shown us what we will be like when Christ appears. But we do know that we will be like him, for we will see him as he really is. And all who have this eager expectation will keep themselves pure, just as he is pure."*

I wonder if we need to remind ourselves, "Perhaps today...perhaps today"

Romans 13:11-12 tells it straight: *"This is all the more urgent, for you know how late it is; time is running out. Wake up, for our salvation is nearer now than when we first believed. The night is almost gone; the day of salvation will soon be here. So remove your dark deeds like dirty clothes, and put on the shining armor of right living."*

How will you spend your time here? Is your heart "established" in Him, before all else?

To stand by your word and the word God has spoken to you? To have a personal devotional life? To have family devotions? To serve church and Jesus? To be a part of community? This is what the writer of Hebrews is trying to say to us in chapter six, verse one:

“So let us stop going over the basic teachings about Christ again and again. Let us go on instead and become mature in our understanding. Surely we don’t need to start again with the fundamental importance of repenting from evil deeds and placing our faith in God” (NLT).