

WHERE DO YOU STAND WITH YOUR FAITH? #10  
“Occupational Hazards in Faith”  
Deuteronomy 8:10-20, Matthew 19:16-30, James 4:13-5:6  
November 5 & 6, 2022

In his book, *Improving Your Serve*, Charles Swindoll shares this heartbreaking story.

“A woman in West Palm Beach, Florida, died alone at the age of 71. The coroner’s report was tragic. ‘Cause of death: *Malnutrition.*’ The dear old lady wasted away to 50 pounds. Investigators who found her said the place where she lived was a veritable pigpen, the biggest mess you can imagine. One seasoned inspector declared he’d never seen a residence in greater disarray.

“The woman had begged food at her neighbor’s back doors and gotten what clothes she had from the Salvation Army. From all outward appearances she was a penniless recluse, a pitiful and forgotten widow. But such was not the case.

“Amid the jumble of her unclean, disheveled belongings, two keys were found which led the officials to safe-deposit boxes at two different local banks. What they found was absolutely unbelievable.

“The first contained over seven hundred AT&T stock certificates, plus hundreds of other valuable certificates, bonds, and solid financial securities, not to mention a stack of cash amounting to nearly \$200,000. The second box had no certificates, only more currency - lots of it - \$600,000 to be exact. Adding the net worth of both boxes, they found that the woman had in her possession well over A MILLION DOLLARS. Charles Osgood, reporting on CBS radio, announced that the estate would probably fall into the hands of a distant niece and nephew, neither whom dreamed she had a thin dime to her name. She was, however, a millionaire who died a stark victim of starvation in a humble hovel many miles away.”<sup>1</sup>

When we consider this account, it is hard for us not to question why this woman didn’t use the resources at hand to care for herself. It could be easy for us to judge her as a foolish woman, but we don’t know the full story. What if, while the keys to the safety-deposit boxes were in her home, that she

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<sup>1</sup> (Charles Swindoll, *Swindoll’s Ultimate Book of Illustrations*, [Nashville, TN: Thomas Nelson Publishers, 1998] pg. 611)

didn't know they were there, or what they contained? What if they belonged to her deceased husband, who never told her about the abundance that she had available to her? What if she had become mentally ill and had lost track of the life-saving resources at her disposal, or that she didn't want to run out of her hard-earned wealth by "squandering it" on everyday needs? When we let our judgement get the best of us, we condemn her for her negligence and we could easily say her foolishness brought her the natural consequences of her ignorance.

But we don't know the full story of this woman, yet all we know is that she had a stockpile of money available to her, and that she "rotted away" while sitting on a gold mine. Well, this can be a warning to each one of us, and we need to be careful that we don't find ourselves in the same situation, hoarding our wealth at our own demise.

Now, we've been working our way through the New Testament book of James, and we come to this point where we are warned about our everyday business dealings. **James wants to warn us about falling into the love of money**, and he addresses those around him about being careful in the midst of their occupational desires to accumulate wealth. We saw that in our first two Scripture lessons, too.

We heard today in Deuteronomy 8 the warning to "*be careful that you do not forget the Lord*" (Deut. 8:11), especially after we have eaten and are satisfied. Moses warns us not to forget the Lord when we have all we need and are surrounded by opulence. He tells us to be careful "*otherwise...your hearts will become proud and you will forget the Lord your God...*" (8:14) who provided for you.

You see, when we have all we need, when our hearts are satisfied, and when we live in fine houses and have abundant jobs, we tend to say to ourselves "*My power and the strength of my hands have produced this wealth for me*" (8:17). We forget that it is the Lord who is the One who gives us the ability to produce wealth (8:18), and that He is the One who provides us with such blessings and protection and wealth. When we believe that we've done it all on our own, we lose the opportunity to give thanks to the Lord God Almighty for all that He has provided to us. **And when our hearts become proud, we begin to look down on those around us who don't have the abundance we have been**

**blessed with.** We tend to judge them because of their lack of abundance, and we forget to give thanks to God for how He has blessed us. And we forget to use those blessings for the sake of others.

But Moses gives us another great warning about forgetting the Lord. He says, *“If you ever forget the Lord your God and follow other gods and worship and bow down to them, I testify against you today that you will surely be destroyed”* (Deut. 8:19). That’s a very harsh warning, but it is a serious one for each one of us to consider since we live in a place and a time when we are so richly blessed. Do we take the time to really give praise and glory to God for what He has done for us? Or do we “forget God” as we merely go about our business and consider what we have as from our own wisdom and capabilities?

Sadly, many in the United States have fallen into that category. **We are affluent in so many ways, but we casually think we’ve done it all by ourselves, and we begin to be lured by the world into chasing after other things that turn into gods to worship.** Could it be that so many of our “natural disasters” are happening in order to humble us so that we no longer “forget God,” but rather turn back to Him when everything we have spent our time and energy into getting is destroyed?

Fires burn everything up. Hurricanes and tornadoes blow everything apart. Earthquakes reduce all we have into rubble. Floods wash all we have away. The natural disasters destroy us and our pride in our own accomplishments is exposed, and we return to following the Lord. Maybe! The other option is to become bitterly angry with God for letting it all be destroyed. Yet God desires that we return to Him, and acknowledge that it is not by our own strength or wisdom that we have what we have, but rather it is a blessing from Him.

When we forget God, then cities burn, counties are devastated, states are ruined, and nations are destroyed. Yet, as we turn to the Lord and recognize His influence in what we have and we give praise and thanks to Him for all He provides, He is more willing to save us from the heartaches and trials that could happen, because we trust in Him for daily provision. But beware when we forget God and consider it all ours, gotten by our own means and in our own wisdom. Destruction is very close to us.

Jesus' interaction with the rich man in Matthew 19 gives us another viewpoint to consider as we reflect upon how rich we are. **The man asked how he could earn eternal life (Matt. 19:16).** He had everything else he could ever want, but lacked the assurance of eternal life in the kingdom of God. So Jesus tries to help him to shift his trust from his wealth, to the trust in the Lord God.

Jesus lifts up 5 of the Ten Commandments plus one more that the man should follow. *"You shall not murder, you shall not commit adultery, you shall not steal, you shall not give false testimony, honor your father and mother (Ex. 20:12-16), AND love your neighbor as yourself (Leviticus 19:18)."* But take notice the other five of the Ten Commandments that Jesus left out: *"You shall have no other gods before me, you shall not make for yourself any graven images, you shall not take the name of the Lord your God in vain, remember the Sabbath day and keep it holy, and you shall not covet"* (Exodus 20:2-11, 17). The ones Jesus left out were the ones that revealed where the young man's heart really was, for if this man loved the Lord God first and foremost, his heart would have been set upon doing the work of the Lord, rather than accumulating wealth and holding it as his god.

So when Jesus told him to sell all he had and give the proceeds to the poor, and then he could gain eternal life, the man would not give up on his worship of his wealth as his god. **He went away sad because all he had was his in his mind, and he could not trust that God would provide for him with a lesser income.**

How telling this Scripture is for each of us, too. What if Jesus were to tell us to sell all we had and give the proceeds to the poor and then follow Him? Could we do it? Could we rely upon the provision of the Lord for our daily bread instead of relying upon our own vast wealth of money and possessions? Some people do this, but I'm not sure I could do it.

But the disciples raise an interesting question, *"Who, then, can be saved?" (Matt. 19:25)*

Jesus tells us *"...at the renewal of all things...everyone who has left houses or brothers or sisters or father or mother or wife or children or fields for my sake will receive a hundred times as much and will inherit eternal life. But many who are first will be last, and many who are last will be first"* (Matt.

19:28-30). While it may be hard for a rich person to enter into the kingdom of God, it is not impossible (Matt. 19:23, 26). **God does not condemn us for having riches. He is the one who has given them to us in the first place. It is what we do with those riches and where we let our hearts go because of the riches, that we are judged.** If we keep God first in our lives and use the resources He has provided to us for His glory, then we should have little to worry about. The danger comes as we leave God out of the picture and use what we have to try to discredit or malign God, or blindly walk away from Him.

So James talks to believers in Jesus to encourage them to also be careful about how they use their abundance from the Lord. Listen to these next few verses of James chapter 4 and 5. (READ James 4:13-5:6)

It's a common ending of a conversation to tell someone, "See you tomorrow or see you Sunday." And it is common for us to share the plans we have for future events as if nothing can stop them. But James calls us to remember that we don't know what the future holds, nor do we know if we'll be alive tomorrow or even the next day.

So if we make plans to go to this place or that place with intention for making money or do business, Christians in business should not brag about how we're going to make a killing on the market, or how well we'll do in sales, when we really don't even know if we'll be around at that time. James tells us the proper way to address another is to say, "*If it is the Lord's will, we will live and do this or that*" (Ja. 4:15). We're to keep God in the picture so that we do not forget Him, and that we look at accomplishing His will in doing what we've got planned. We keep God's will in mind so that as we work and live and have our being, the fact that God is involved stays center-stage and primary for us.

**The danger is to disregard God's will and to make grand plans and forget that the Lord God has complete authority in how long we live and breathe and have our being.** Then we begin to boast and brag about what we're able to do. "To make plans without considering God's plan is the same thing as arrogantly claiming to be in full command of the future...The businessmen addressed by James were proud of their arrogant assumption that they could foresee and control the future. "*Such boasting,*"

says James, “*is evil*” (4:16). It not only lacks the quality of being good, it is aggressively and viciously wicked.”<sup>2</sup> And James then warns us “*If anyone, then, knows the good they ought to do and doesn’t do it, it is sin for them*” (4:17). Knowing that God is the One in complete control of all things, but us living and boasting that we have absolute control over our future, says that we have forgotten the Lord God, and think we can live our lives in His absence. That’s a danger that leads us into destruction.

But then James continues on in warning us of how we should avoid occupational pitfalls of making our jobs our god. **Our lives are not designed for us to merely make money and have possessions at our disposal.** God has given us a purpose and a job to do in the world. He has supplied us abundantly with what we need to accomplish that purpose and that job. And therefore, it is not for us to merely hoard our resources for our own pleasures.

At this point James expands the discussion to a wider group of listeners rather than just to the faithful followers of Jesus. He addresses “*you rich people*” (5:1), and if we look closely at the warning given, it is for all people to consider and take to heart.

In the first 6 verses of chapter 5, “**James first declares the fact of coming judgement (v. 1) and then lists the crimes against which this judgment will be meted out (vs. 2-6). Those crimes are four in number: 1) hoarded wealth (vs. 2-3); 2) unpaid wages (v. 4); 3) luxury and self-indulgence (v.5); and 4) the murder of innocent men (v. 6).**” James does not call the ones he is addressing “Brothers,” so it is expected that these are not believers. Further, “they are not called on to repent and change their ways but only to ‘weep and wail’ because of the judgment they are going to undergo.”<sup>3</sup>

It is to be understood that James is writing to a variety of people, so he includes those who might be interested in Christianity, those who might claim the name, but have not committed their lives to Jesus fully, as well as those who do not believe, but may be attending open meetings. James is warning the people what the consequences will be for those who do not change their ways and continue to reject God. But the warning could well come to each one of us, too. We could gain much by hearing and

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<sup>2</sup> (*The Expositor’s Bible Commentary*, Frank Gaebelin editor, [Grand Rapids, MI: Zondervan Press, 1981] pg. 198)

<sup>3</sup> (*Ibid*, pg. 199)

responding to these warnings, as well, for in these last days, many will wander away from the faith in Jesus to pursue worldly ventures having forgotten God.

The first warning - of hoarded wealth - takes us back to the opening story. **Money is not the end-all for our lives.** But if we make money and material wealth our god, it sits uselessly in banks or credit unions, or invested in stocks and bonds, allowing others to make a profit on the hoarded wealth we have. Though gold and silver do not tarnish, James uses the figure of speech to give us the idea that stockpiled money isn't the will of God for us. God wants our resources to be put to work for Him, and we can do that without fear of running out, because God has promised to provide for us if we do His work using the tools and assets He has given us to manage. **If all we do is greedily hold on to the things we have, James tells us that misery is coming to us.**

The second warning - of unpaid wages - calls for us to be fair in our business practices, making sure that those who work for us are adequately provided for in exchange for the work that they provide to us. We could easily ask ourselves today, "Is a minimum wage of \$7.25 per hour a live-able wage? Especially with all of the price increases in many of the daily necessities.

**James says that if we are not adequately taking care of our employees, but we're making huge profits because of their efforts, we're really stealing from them and we are guilty of breaking God's commands and we are deserving of His judgment.** The cries of those being taken advantaged of in employment reach the Lord God's ears and He is not pleased. Now, that's not to say that we should be paying people not to work. That is another issue completely. But James calls us to pay a fair wage for the work that is being done so that the workers can also be blessed in their lives. He is calling for the fair pay for all those who will work.

The third charge against the rich by James is that they live "*in luxury and self-indulgence*" (5:5) while so many around them are scratching and scraping to make ends meet. While all of these charges against the rich work together to bring judgment against them, this one is so diametrically obvious. When we forget God, when we refuse to abide by His command to "*love your neighbor as yourself*," we

tend to focus only on ourselves and we become selfish, unwilling to share the wealth we have that could assist and guide others into descent living conditions. How many homeless people do we have here in Sheboygan because there is not enough adequate reasonably-priced apartments or homes? Most of the apartment buildings built in the last 10 years in this city have the label “Luxury Apartments” on them.

James is calling for us to look at the desperate needs of others and begin to use the vast wealth available to us to create suitable living places for those of meager incomes. While everyone would love to live in luxury apartments or homes, not everyone can afford to live in one, thereby bringing judgment against us for not providing suitable homes for those in the lower economic classes. Kudos to those like Habitat for Humanity who are making it possible for lower income folks to own their own homes.

The last charge against the rich is that they “*have condemned and murdered the innocent one, who was not opposing you*” (5:6). James is referring to those who are being persecuted because they are righteous believers. During the pandemic, how many faithful Christians found themselves arrested because they stood up for righteous causes? How many churches were closed, while bars and tattoo parlors and sports arenas could operate? How many people lost - and are still losing - their jobs because they disagreed with the vaccine mandates? How many business have been attacked and burned and looted because they stand up for the life of children? **James tells us that judgment is coming against those who are wealthy who abuse and oppose the righteous and the defenseless and those who refuse to fight back.**

These are warnings for all of us, lest we find ourselves standing against God, while only looking out for our own #1. **Let’s open our eyes to the dire consequences of forgetting God, for what good is it to gain the whole world, but lose our own souls.** Let’s pray.

Father, You have blessed us so abundantly, but it is so easy for us to think it’s only by our own hands that we’ve gained it all. Call us once more to be responsible with all that we have, making sure that we are not working against You, but working to bring honor and glory to You by how we use what You have provided to us. Give us the wisdom we need to heed the warnings of Your Word, and to live in such ways as to love You above all else, and love our neighbor as we love ourselves. This we pray in Jesus’ name. AMEN.