

# Eternal Security

October 9, 2022

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## BIG IDEA - The mattress was never safe for storing wealth.

scripture focus - James 5:1-3 NLT

“Look here, you rich people: **Weep and groan with anguish because of all the terrible troubles ahead of you.** Your wealth is **rotting away**, and your fine **clothes are moth-eaten rags**. Your **gold and silver are corroded**. The very **wealth you were counting on will eat away your flesh** like fire. This **corroded treasure you have hoarded will testify against you** on the day of judgment.”

James, the brother of Jesus, leader of the early church and author of the book bearing his name - GOES NUCLEAR on the rich. And, like an Old Testament Prophet (spokesperson for God) he uses such powerful phraseology about ill-gained income, hoarding or storing money.

**James 5:1-3 NLT**

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He uses phrases like “rotting away,” “moth-eaten rags,” and corrosion! His warnings are dire and direct, but its really a re-print of **Jesus words when he talked about our TREASURES.**

For believers – **God has ALWAYS been concerned and involved in how we gain wealth and what we do with it.**

Plus, here's the facts: **Our riches have never been safe here on this planet.** There is not a bank secure enough nor a hole deep enough to give you a guarantee on protected assets in this life. Jesus and James are both talking about an eternal security plan.

**Money talk makes people more nervous than discussing sex or politics in Church.** If I talk about “my money,” I’m bragging or begging, if I talk about your money – **well, that’s just rude.**

You know Jesus and the leaders of the church in the first century weren't afraid of preaching and later writing about it at all. **I think Jesus got a kick out of talking about it.** He owned nothing, slept in someone else's AirBNB, and died naked and penniless! He wasn't bragging or begging when He talked about it and no one could say, "**Jesus, what I do with my money is none of your business!**"

**Maybe we can say that the "money talk," gene ran in the family. And poor little brother James just wasn't as "nuanced" about it.**

James talks about (James 5:4-6) how some folks would gain or build wealth in New Testament times. It was horribly corrupt and dishonest.

It's in our notes today if you'd like to see for yourself. Basically, it was lying, stealing and cheating the poor or working class of folks out of their money. It was stuff that God hates, and God has always hated the way the rich treat the poor. God tells folks in both the old parts of the Bible and the new, "if I hear the poor cry out to me, you are in some serious trouble!"

**Jason Frenn (Joel B Green) Slide – first century distribution of wealth.**



**The poor and hardworking people don't have the clout or cash for proper advocacy in the courts. James was addressing believers 35 percenters ABOVE the poverty line.**

**James goes on this holy rant about riches!** He sounds just like the OT Prophets of old. Who, speaking for God, gives dire warnings about how God's people live their life. Shocker! This is written to believers! **This isn't throwing shade on the "seculars."** **This is first century wealthy Christians.** Honestly, I didn't know there were any, most were poor and being persecuted. Who are these folks?

**James did not say it was a sin to be rich.** It is a sin to gain by taking advantage of others, hoarding selfishly and being horrible investor.

James gives several adjective rich illustrations for the church to digest. Using words like “terrible trouble,” “rotting,” “moth-eaten, and “corroded,” he **ballot-stuffs his vote against, storing up too much here and not nearly enough in eternity.**

**I am not complaining about James’ righteous indignation sermon, I like it – I NEED IT,**

**James puts some FIRE to this flame-fest of our souls!** What is it about money?

Cary Grant in the 1944 movie “None but the Lonely Heart” said, **“They say money talks, all it’s ever said to me is goodbye!” Money isn’t everything...it’s the only thing. And money can’t buy you happiness, but I’d like to try.**

Maybe money **gives us an overinflated sense of control** or a **super boost in comparison to others**? “The guy doesn’t look great, but he’s got money!”

**Q:** What is it about money that drives us a little crazy?

People have **stored wealth in so many different ways over the years. The mattress has changed but the basic principle has not.** Savings for the rainy day.

**How did the ancients do it?**

Joseph Holleman writes, “Temples and the Temple priests were often the banks and bankers of their day.” Makes sense, who is going to steal from the demi-gods?

**There is also historical proof of ancient PIGGY BANKS!** In ancient times, there was also such a small saving object similar to a piggy bank. See the link in the notes.



Figure 1 Ancient Piggy Bank

In New Testament times, the folks who didn’t trust the temples or priests and didn’t want to hide their savings in their house would often bury it on some

unclaimed piece of land and mark the location by a tree, rock or natural landmark.

**We think of putting savings into a bank, but up until the 19<sup>th</sup> century even modern banks were only for the wealthy.**

**In Todd G. Buchholz's book - New Ideas From Dead CEOs, he writes about an second generation Italian man, A.P. Giannini, Founder of Bank of America revolutionized the economics of banking and the economy itself. He wasn't a saint, but he did care about the small business owner.**



Todd says **the banks were like private clubs**. The big guy at the time, **Morgan Bank mode spurned deposits**. **Yes, they held deposits in their vaults, but merely to provide a convenience for the wealthy people who could no longer fit their excessive savings under their mattresses.**

Unlike banks today, those deposits were not immediately lent out to others. In 1900, if the Morgan Bank had \$500 million in deposits, it would basically keep \$500 million in its vaults. Today the Federal Reserve requires banks to keep just 10 percent readily on hand. The remaining 90 percent can be lent out, so it multiplies through the economy, allowing the economy to expand.

**James' fury is about how believers MAKE, SPEND & HOARD or STORE money.**

Last week, we spent time focusing on how we spend money. This week we're looking at how we or where we store our money.

**Q: Why would God, or anyone for that matter, care about how we store or "save" money?**

For one **God is into returns on his investment**. Primarily that's you and me. That's what the **parable of the "talents"** is all about. God freely gives out and wants us to do something with the finances He entrusts in us to manage. Or look up the **parable of the shrewd manger** that was fired for not managing his boss's money well. [See my blog.](#)

Second, Jesus tells us that the best investment possible are done so by sending it upward! **Earth is not safe for the real and rarest of treasures – only heaven is eternally secure.**

Oh, that's right, **Jesus is the one who said you can send something on into eternity, using the phrase, "store up treasures in heaven."**

**Matthew 6:19-21 NLT**

**"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."**

**James picks up Jesus mini-sermon on the warnings of riches and pours judgmental-gasoline on it - then lights it up!**

Reading between the righteous anger of his words to the believer, is a simple message - **WEALTH can be, should be STORED.**

The question is **where should it be stored?** He can't be any clearer on this.

**You can store it here**, but it comes with a whole slew of **"bad investment" mojo, already mentioned above...**

- **It rots away**
- It can be **moth-eaten**.
- It **corrodes** (pure gold cannot rust or tarnish, but even 1% of other metals will cause it to turn). Most jewelry is not 24k gold because it is far too soft and malleable.
- **It will eat away your flesh** like fire
- And most comically dark, this **corroded treasure you have hoarded will testify against you** on the day of judgment.

In my crazy imagination, I picture a scene in heaven where I tell God how great I did with EVERYTHING He gave me – including money. Then as I'm explaining, there's a voice out of nowhere that says, "Objection Sir!" And there in the prosecutor's chair is my money, my treasures from earth, now all worthless in heaven. "Objection" says my 14<sup>th</sup> version of my iPhone. "Objection," says my obsession with gadgets and latest video games. "Objection," says my Tesla model S (oh, I don't have one of those). **An embarrassing moment making excuses before my God in complete regret. Oh, I'll make it to heaven, but I don't want my treasures testifying against me!**

**James warns us in vs 4-5, if we made money by ill-gain that God himself will testify on their behalf, those who were abused and ripped off!**

James writes, "listen." **Listen to the cries of YOUR workers whose voices have reached God's ears.** He contrasts the rich, living in luxury, satisfying every desire to fattening ourselves up for slaughter - to being like the wealthy, ill-advised COWS and compares them to the poor and innocent, killed because of ignorance! BOOM. Bible drop.

**Q:** What treasures here on earth would you be embarrassed to have testified against you in heaven?

**OR - OR...** I can invest in eternity and the rewards will not be money or gadgets it will be HUMANS that God has saved, and He used some of my investment treasures to get their attention or bless them with his love while they were struggling here on earth!

The wise investor will store it up somewhere much, much more secure, you could say eternally secure.

**Wealth can be stored in heaven. How?**

**By generously behaving like God himself and spending money in and on eternal things.**

**Q:** What are eternal things worthy of investment? Humans and godly plans and pursuits.

**When you invest in the Kingdom of God you cannot lose.** It's like God is our matching donor, making our money, our investments go further than we could ever imagine.

God also guarantees it's safe, efficient, and effective. **Forget block-chain, bitcoin promises. Forget NFT's (Non-fungible token). Forget rare metals and coal-compressed diamonds. Invest in Heaven!**

**Our heart follows our money, and our money follows our heart.** The grateful and generous person gives because their money is happily following their heart.

**The picture of generosity is a muscle not a pie.**



**The pie picture means when you remove a slice of pie to eat or give away, the pie gets smaller.**



The muscle picture means when you exercise the muscle by giving you increase its capacity to give more. Stop using that muscle and it atrophies, or wilts.

The generosity muscle we exercise is like our faith muscle.

**We're not talking about living expenses, or planned expenses. We are talking about storing more and more here on earth than you do in storing it in heaven.**

**Q:** What are ways that we can invest in and store our money in heaven?

**We send it upward when we give to Missions.**

**Q:** How are you tending to your heavenly portfolio?

Our Mission's giving isn't just about the size or monthly faith promise towards our Missionaries, it's not really about the money at all. **It's about participating with God together! So, no matter how small your gift may be, it's about our faith, growth and maturity in how we follow Jesus. If you have never given to anything, this may be a starting point. Start small and watch God supply.**

Today might be your first investment decision you've ever made. I'm not promising anything that God himself did not promise. You cannot out-give God. And let's be clear, the rewards spoken of aren't gold, diamonds or pearls the size of apples. The rewards are people who made it to heaven and God let you be a part of that!

**If you're watching online, you can join in to not only support our current Missionaries (about 80), but also help us add some new ones.**

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## NOTES

### How did the ancients protect their money in history?

**Joseph Holleman**, Author of "The Prosperity Clock."

**Temples and the Temple priests were often the banks and bankers of their day**, even as far back as ancient Babylon. It would not be unusual in ancient times for a farmer or a merchant to bring surplus stores of grain or precious objects, gems or metals to a Temple to be kept for safe keeping. The depositor would have likely received a clay tablet confirming his deposit so he could return later to reclaim it. Once coinage was invented and became commonly used, they might take any excess coins they had to the Temple to be held as a deposit for which they would pay the Temple a fee for keeping it safe. Here is an excerpt from an article I ran across on the subject: *The history of banks can be traced to ancient Babylonian temples in the early 2nd millennium BC. In Babylon at the time of Hammurabi, there are records of loans made by the priests of the temple. Temples took in donations and tax revenue and amassed great wealth. Then, they redistributed these goods to people in need such as widows, orphans, and the poor. After a thousand years, the priests who ran the temples had so much money that the concept of banking came up as an idea (although this idea may have come up much earlier in my opinion). Around the time of Hammurabi, in the 18th century BC, the priests allowed people to take loans. Old Babylonian temples made numerous loans to the poor and entrepreneurs in need. Among many other things, the Code of Hammurabi recorded interest-bearing loans.*

**Many of the ancient methods were as simple as a "Piggy Bank."**

<https://min.news/en/history/8c398ffe85185bdf5264a49b5703e439.html>

### Modern Banking Industry

#### **The banking industry - New Ideas From Dead CEOs**

A.P. Giannini, Founder of Bank of America revolutionized the economics of banking and the economy itself. He wasn't a saint, but he did care about the small business owner. The banks were like private clubs. The Morgan Bank mode spurned deposits. **Yes, they held deposits in their vaults, but merely to provide a convenience for the wealthy people who could no longer fit their excessive savings under their mattresses.** Unlike banks today, those deposits were not immediately lent out to others. In 1900, if the Morgan Bank had \$500 million in deposits, it would basically **keep** \$500 million in its vaults. Today the Federal Reserve requires banks to keep just 10 percent readily on hand. The remaining 90 percent can be lent out, so it multiplies through the economy, allowing the economy to expand.

**A.P. Giannini: Bank of America, Page 9**



Giannini revolutionized the economics of banking and the economy itself. The Morgan model spurned deposits. If you ambled into the lobby of a Morgan bank and asked to open an account or take out a loan, the bankers would have looked at you as if you had just asked to lunch with Napoleon. The banks were like private clubs. Yes, they held deposits in their vaults, but merely to provide a convenience for wealthy people who could no longer fit their excessive savings under their mattresses. Unlike banks today, those deposits were not immediately lent out to others. In 1900, if the Morgan Bank had \$500 million in deposits, it would basically keep \$500 million in its vaults. Today the Federal Reserve Board requires banks to keep just 10 percent readily on hand. The remaining 90 percent can be lent out, so it multiplies through the economy, allowing the economy to expand.

Around the time A.P. established the Bank of Italy, Jews, Italians, Greeks, and other immigrant groups on the East Coast were forming community finance groups. Often called "burial societies" (because part of the goal of many of their members was to save enough money for a proper burial), the groups would create a pool of savings to lend to new arrivals and new entrepreneurs. New entrepreneur would be obligated to plow some profits back into the pool to aid the next wave. Even in the 1980s and 1990s, this model financed many of the Korean grocers in New York City.

## Scriptures

### James 5:1-3 NLT

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### James 5:4-6 NLT

"For listen! Hear the cries of the field workers whom you have cheated of their pay. The cries of those who harvest your fields have reached the ears of the Lord of Heaven's Armies. You have spent your years on earth in luxury, satisfying your every desire. You have fattened yourselves for the day of slaughter. You have condemned and killed innocent people, who do not resist you."

## Questions

- Q: What is it about money that drives us a little crazy?
- Q: Why would God, or anyone for that matter, care about how we store or “save” money?
- Q: What treasures here on earth would you be embarrassed to have testified against you in heaven?
- Q: What are eternal things worthy of investment?
- Q: What are ways that we can invest in and store our money in heaven?

## COMMENTARY REFERENCES

### The Bible Exposition Commentary

#### The Way They Got Their Wealth (James 5:4, 6a)

The Bible does not discourage the acquiring of wealth. In the Law of Moses, specific rules are laid down for getting and securing wealth. The Jews in Canaan owned their own property, worked it, and benefited from the produce. In several of His parables, Jesus indicated His respect for personal property and private gain. There is nothing in the Epistles that contradicts the right of private ownership and profit. What the Bible does condemn is acquiring wealth by illegal means or for illegal purposes.

- James 5:4: **Holding back wages.** Laborers were hired and paid by the day and did not have any legal contracts with their employers.
- James 5:6a: **Controlling the courts.** It is often the case that those who have wealth also have political power and can get what they want.

#### The Way the Rich Used Their Wealth (James 5:3–5)

It is bad enough to gain wealth in a sinful way, but to use that wealth in sinful ways just makes the sin greater.

- James 5:3: **They stored it up.** Of course, there is nothing sinful about saving. “For the children ought not to lay up for the parents, but the parents for the children” (2 Cor. 12:14). “But if any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel” (1 Tim. 5:8). “Then you ought to have put my money in the bank, and on my arrival I would have received my money back with interest” (Matt. 25:27, nasb). **But it is wrong to store up wealth when you owe money to your employees.** These rich men were hoarding grain, gold, and garments.
- James 5:4: **They kept others from benefiting from it.** By fraudulent means, the rich men robbed the poor.

- James 5:5: **They lived in luxury.** “You have lived in high style on the earth!” (James 5:5, literal translation).

### **What Their Riches Will Do (James 5:1–4)**

The rich thought they had it made because of their wealth, but God thought otherwise. “Howl for your miseries that shall come upon you” (James 5:1). James described the consequences of misusing riches.

- **Riches will vanish** (vv. 2–3a). Grain will rot (“corrupted” in James 5:2); gold will rust; and garments will become moth-eaten. Nothing material in this world will last forever. The seeds of death and decay are found in all of creation. It is a great mistake to think there is security in wealth. Paul wrote, “Instruct those who are rich in this present world not to be conceited, or to fix their hope on the uncertainty of riches” (1 Tim. 6:17).
- **Misused riches erode character.** “Their corrosion ... will eat your flesh like fire” (James 5:3, niv). This is a present judgment: the poison of wealth has infected them and they are being eaten alive. Of itself, money is not sinful; it is neutral. But “the love of money is the root of all evil” (1 Tim. 6:10). “Thou shalt not covet” is the last of the Ten Commandments, but it is the most dangerous. Covetousness will make a person break all the other nine commandments.
- **Judgment is a certainty** (vv. 3, 5). James not only saw a present judgment (their wealth decaying, their character eroding), but also a future judgment before God. Jesus Christ will be the Judge (James 5:9), and His judgment will be righteous.
- **The loss of a precious opportunity** (v. 3). “The last days” indicates that James believed that the coming of the Lord was near (see James 5:8–9). **We must “buy up the opportunity”** (Eph. 5:16, literal translation) and work while it is day (John 9:4). Think of the good that could have been accomplished with that hoarded wealth. **There were poor people in that congregation who could have been helped** (James 2:1–6). There were workers who deserved their wages. Sad to say, in a few years the Jewish nation was defeated and scattered, and Jerusalem destroyed. **It is possible to be “poor in this world”** (James 2:5) and **yet rich in the next world.** It is also **possible to be “rich in this world”** (1 Tim. 6:17) and **poor in the next world.** The return of Jesus Christ will make some people poor and others rich, depending on the spiritual condition of their hearts. “For where your treasure is, there will your heart be also” (Matt. 6:21). **What we keep, we lose. What we give to God, we keep, and He adds interest to it.** Proverbs 19:17—“He that hath pity upon the poor lendeth unto the Lord; and that which he hath given will He pay him again.”

## The Lexham Bible Dictionary

### Queen Helena and Her Sons - A first century, extraordinary act of eternally securing their wealth

Helena was queen of Adiabene, a small kingdom on the border of the Parthian Empire (modern-day Iraq) that was semi-independent before the first Jewish revolt against Rome (ad 66–73). **The royal family of Adiabene were Gentile converts to Judaism who are remembered in rabbinic literature for their benevolence to the needy in Judaea.** Josephus recorded that **Queen Helena visited Jerusalem during the famine of ad 46** (Acts 11:28; compare Suetonius, Claudius 18.2; Tacitus, Annals 12.43; Cassius Dio, Roman History 40.11). **Upon seeing the severity of the famine, she sent her attendants to Alexandria and Cyprus to secure grain and figs for the hungry. Josephus wrote that Helena's son Izates likewise sent a large sum of money during the famine** (Josephus, Antiquities 20:49–53). **Rabbinical tradition records that Helena's other son, Monobazus II—Izates' brother and successor—emptied the royal treasury to assist the needy during another famine. According to tradition, when people in his kingdom accused him of squandering his ancestors' treasures with this action, he responded by stating, “My fathers stored up below and I am storing up above,” i.e., in heaven** (b. Bava Batra 11a; t. Pe'ah 4:18; y. Pe'ah 1:1, 15b). His words reflect Tobit's instructions to his son in **Tobit 4:7–10 (NRSV): “Do not turn your face away from anyone who is poor, and the face of God will not be turned away from you.... So you will be laying up a good treasure for yourself against the day of necessity.”** They also find a parallel in Jesus' saying in Matt 6:20–21: **“Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal”** (NASB).