

JAMES 5:1-6
Warning of Riches

Intro –A general consideration of the Issue of wealth in the Bible...

My guess is that most of us have a skewed view about wealth.

We assume that when scripture refers to “the rich” it is only talking about those who have more money than me. So we tend to exclude ourselves from the group.

We may swing between two views: (1) God is down on money, riches and the wealthy, who are typically seen as being sinful. (2) God is really up on money, riches, and the wealthy, and wealth is a sign of godly living. BOTH VIEWS are off target.

James has already told us in ch 1...

17 Every good thing given and every perfect gift is from above, coming down from the Father of lights, with whom there is no variation or shifting shadow

God is NOT opposed to enjoying things in life, nor is James condemning wealth in general. Many heroes of the faith were loaded. Jesus himself was supported by some women with means. Their wealth was important to the ministry of Jesus..

The fact is, through thousands of years, wealthy Christians with a clear eye to eternal realities, have often paid the lion’s share of the bill for everything from missionary work overseas, to establishing Christian ministries and institutions at home. (May their tribe increase).

Rather than seeing scriptural teaching as an indictment against riches in general, we should see it as a call to practice biblical principles of stewardship

JAMES 5:1-6

1 Come now, you rich, weep and howl for your miseries which are coming upon you. 2 Your riches have rotted and your garments have become moth-eaten. 3 Your gold and your silver have rusted; and their rust will be a witness against you and will consume your flesh like fire. It is in the last days that you have stored up your treasure! 4 Behold, the pay of the laborers who mowed your fields, *and* which has been withheld by you, cries out *against you*; and the outcry of those who did the harvesting has reached the ears of the Lord of Sabaoth. 5 You have lived luxuriously on the earth and led a life of wanton pleasure; you have fattened your hearts in a day of slaughter. 6 You have condemned and put to death the righteous *man*; he does not resist you.

v. 1-2 James starts with some strong emotional language - the howling and hoarding rich -.

Are the rich among the Christian audience or those outside the church?

There are good and legitimate arguments in both directions.

In one sense, it doesn’t really matter because the warnings applies to all of us. He may be addressing the corrupt rich outside the church, but we dare not assume that believers would NEVER ACT THIS WAY.

James has already been calling out his “beloved brethren” for all sorts of sinful behavior. An abuse of wealth is NOT outside the bounds of what could happen in the church -

EX: Ananias and Sapphira- Acts 5:1-11

James is writing to PROTECT hearers from seductive power of wealth and materialism.

Don’t envy the rich as you perceive their end - Ps 73:3, 16

3 For I was envious of the arrogant As I saw the prosperity of the wicked.

16 When I pondered to understand this, It was troublesome in my sight

17 Until I came into the sanctuary of God; Then I perceived their end.

So there is a lesson for us as believers.

This text is an expression of God's mercy to us to protect us from the temptations and deceit of wealth.

Either way, believer or unbeliever, when riches are lost, it leads to weeping, especially when they are a source of meaning and identity.

v. 2 – clothing was a sign of wealth, as is often the case today. In the culture of James, clothing was often a source of wealth or of an inheritance. He describes how it is moth-eaten. It is ruined and of no value. Wealth is as fleeting as our own lives.

James describes the response of one who has lost “everything”, which is the case for those whose life and identity are wrapped up in their wealth

James offers a practical insight inside a theological argument – the rich have reason to howl because what they value most, i.e. their God, is temporary, just like life on earth itself. When you put your hope, security, and identity in wealth and possessions, you are in for a rude awakening.

“Money makes the world go round, the world go round, the world go round” may be a catchy lyric and we certainly can't live without it, but all the money in the world pales in significance to eternity. Here's the reason the rich howl – they learn that NO amount of money can hold off the judgment of the Lord of Hosts.

James had a famous older brother who taught this lesson...

36 For what does it profit a man to gain the whole world, and forfeit his soul? 37 For what will a man give in exchange for his soul?

Is it worth paying laborers late if doing so only offends God?

How much joy and meaning does a life of self-indulgence bring, if when you die, you must face a righteous God? How much joy and meaning does it bring if there is no God and you die like everyone else and end up as worm food? “Money can't buy me love”, nor can it buy an eternity with God.

Matt 6:19 “Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. 20But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; 21for where your treasure is, there your heart will be also.

Jesus also told this parable...Luke 12

EX: Rich man with bigger barns

13 Someone in the crowd said to Jesus, “Teacher, tell my brother to divide the *family* inheritance with me.” 14 But He said to him, “**Man, who appointed Me a judge or arbitrator over you?**” 15 Then He said to them, “**Beware, and be on your guard against every form of greed; for not *even* when one has an abundance does his life consist of his possessions.**”

The attached message that comes with abundance is that “My life consists of what I have”

EX: CIVIL ACTION the character had been a very wealthy attorney who lost everything trying to sue a large corporation over a case involving contaminated drinking water. He went broke and at a later court hearing was asked, “Where is all that you accumulated, the things that make up our lives?”

Luke 12:16-21 – a quick change of circumstances

16 And He told them a parable, saying, **The land of a rich man was very productive. 17 And he began reasoning to himself, saying, ‘What shall I do, since I have no place to store my crops?’ 18 Then he said, ‘This is what I will do: 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 many goods laid up for many years *to***

*come; take your ease, eat, drink and be merry.” ’ 20 But God said to him, ‘You fool! This *very* night your soul is required of you; and *now* who will own what you have prepared?’ 21 So is the man who stores up treasure for himself, and is not rich toward God.”*

This guy didn’t have time to weep and howl. The end of his life came immediately and without warning.
IT COULD HAPPEN TO YOU AND ME as well.

ANOTHER false message attached to riches is this – “Soul, you have many goods laid up for many years *to come; take your ease, eat, drink and be merry.”*

The cult of the comfortable is the curse of the Christian – at least the American Christian.

James 5: 3 The reality that the gold and silver don’t last is disorienting – one becomes undone with the realization that all will be lost and consumed by fire.

If your gold and silver are rusting, then it is just sitting around and is not doing anyone any good.
HELLO DOLLY – “Money, pardon the expression, is like manure; It’s not worth a thing unless it’s spread around, encouraging young things to grow.”

The hoarding is a sign of a life lived without regard to eternity. It is to live without a recognition that this life is short and that we are but a vapor- James 4:14 **14 Yet you do not know what your life will be like tomorrow. You are *just* a vapor that appears for a little while and then vanishes away.**

Whether we have great resources or fewer resources, James is seeking to help us to avoid the false messages that come from wealth. He directly addresses the “rich”, but the principles apply to all of us. And the one who is NOT rich in one setting might be consider very rich in another.

EX: Trip to Cancun area ~ 1998 with Zach and church group. We stayed in a poorer area and then did an overnight out to a small village “in the middle of nowhere” – dirt floor huts, watch out for snakes getting the bedroom, i.e. put your hammock up high. Zach was 16 or 17 and he remarked, “Being here makes me feel like we are really rich.” We lived in a “modest” home in Moody, AL, but YES, we were very rich indeed.

v. 4 unjust hoarding of resources

This violates the biblical principles of stewardship, JUSTICE, and caring for others
James doesn’t elaborate on the obvious harm that is caused by withholding wages – the family suffers and perhaps goes hungry or can’t provide a place to live.

James once again shows that the situation is MORE SERIOUS THAN WE THINK...**The fraud has attracted the attention of God HIMSELF.** We may have the power to fool others, employees, The IRS or BBB, but we can’t fool God.

Isaiah 5:9 – The phrase, “the ears of the Lord of hosts” comes straight from Isaiah 5:9, part of a denunciation of the wicked rich. When the Lord came to his vineyard he looked for righteousness but heard instead an outcry from the poor folk who were being oppressed by wealthy landowners. *The fact that he is the Lord of hosts reminds us that he is able to meet all our needs without our having to resort to ungodly behavior and that he is able to bring anyone into judgment who flaunts his will.- Rayburn*

v. 5 -6 excessive living and pursuit of pleasure at the expense of others.

A THIRD MESSAGE of wealth: “You deserve to live a life without self-denial”.

“You deserve a break today. You only go around once in life so grab for all the gusto you can get. After all, you’re worth it.” All of those have been used in ad campaigns.

Never mind that Jesus taught us to take up our cross and die to ourselves.
John Calvin said that self-denial is a core principle of the Christian life.

EX: poor man Lazarus – Luke 16:19-31

<https://www.oca.org/reflections/fr.-lawrence-farley/a-poor-man-named-lazarus>

THE ONLY PARABLE WHERE A CHARACTER HAS A NAME –

The name “Dives” attributed to the rich man is not a name; it is Latin for “rich man”

SUMMARIZE THE PARABLE

This passage from James and the passages from Luke might well indicate that this question is asked by those in hell. **“Where is all that WE accumulated, the things that made up OUR lives?”**

Lazarus was not a random stranger to the rich man. Lazarus was at his gate regularly, and was ignored. As Jesus tells the story, when the rich man sees Lazarus in the bosom of Abraham, he doesn’t speak to or apologize to Lazarus. He continues to see him as a personal errand boy. “Have Lazarus come give me water or have him go warn my brothers, etc”

In James 5:4, these are not random people who are being cheated – they are workers who were hired. It’s quite likely that they were the same day laborers who were in the area on a regular basis, yet they are treated unjustly by those who want to enjoy more luxury.

The biblical view is that God gives good gifts to be enjoyed AND we are accountable stewards of all that God has given us.

Christian financial planners have been very helpful over the years, but one unintended consequence may be that many believers think that God only owns 10% of their stuff. The idea of the tithe, or 10% giving gets so much attention that we can mistakenly assume that God owns 10% and we own the rest.

NO. IT’S ALL God’s and we are called to be faithful stewards of what He brings our way.

v. 6 – Who is being referred to? James is speaking about the believers, but these words are fully exemplified in Christ.

Is 53: “he opened not his mouth...” 1 Pet 2

21 For you have been called for this purpose, since Christ also suffered for you, leaving you an example for you to follow in His steps, 22 who committed no sin, nor was any deceit found in His mouth; 23 and while being reviled, He did not revile in return; while suffering, He uttered no threats, but kept entrusting Himself to Him who judges righteously;

It is hard to read the words of James 5 without thinking of the only Righteous MAN who ever lived. The only truly innocent man who walked this earth was murdered. Yes, it was part of God’s eternal plan to save us, but He did not resist and the Lord of Host intervened and raised Him up. Death could not hold Him down because of his righteousness.

Practicing biblical principles of generosity will keep us from living a self-indulgent lifestyle.

Our lifestyle doesn't need to be, or even shouldn't be indexed to our income. No Christian can live as indulgently as possible, if one is practicing a lifestyle of biblical stewardship, which includes priority giving to the work of the kingdom. If we practice any sort of regular giving, then there will be a difference between our potential lifestyle and our actual lifestyle, i.e the way we could live vs how we actually do live.

First comes the tithe that limits our lifestyle, but then there may well be other choices to limit ourselves – generous giving above the regular priority percentage giving.

Beyond the scope of this sermon is the theme of basic **biblical financial wisdom:**

Give first Save second Live off the rest comes third

Our lifestyle choices are shaped by our interpretation of our situation and reality.

EX: QUEEN MARY in Peacetime vs Wartime

The Queen Mary was built as the product of wealth and the accommodations were luxurious for many of the passengers

The ship was the product of wealth. It took a fortune to build her in the first place, and it was expensive to sail in her as a passenger. She could travel at record speed across the oceans as the passengers enjoyed all comforts.

But luxury gave way to utility when the war began. The trappings of comfort gave way to the service of men and nations. It took a national emergency to justify the transformation of that great ship from a symbol of luxury to an instrument of service. Anything less than a great emergency would have NOT been enough to convince people that so much beauty and comfort and luxury had to be totally forgotten.
[Ralph Winter in Piper, 164-165]

That is a way of considering wealth as a Christian. You don't spend your money in the midst of a great war for the same things you spend it on in a time of peace. We are in the midst of a great war, for the souls of men and for our own souls, the souls of our children.

Dr. RAYBURN...**We are used to hearing about the virtue of a simple lifestyle. That isn't the right phrase. Simple lifestyle is not what we should be looking for; wartime lifestyle is the better image. Make sure that we are using what money the Lord has given us, however much or little, in that way appropriate to our position in this world, so soon, as we are, to leave it for the next, so soon, as we are, to stand accountable for our stewardship.**

How might we view and examine OUR STUFF?

"Every good gift is from above". God is NOT opposed enjoying things in life, but we need to do a careful examination of our hearts.

Are our purchases motivated by a self-indulgent pursuit of luxury?

Do I give consistently and generously to the advance of the gospel?

Even this week, how will we examine our use of money?

Do I live with a peacetime indulgence or a wartime mentality?

EX: Moving is a WAKE UP CALL to the accumulation of stuff.

How can I be generous this week? To whom can I show generosity?

Generosity should be a distinctive of those who serve a wildly generous God.

How can I live this week, month, and year for the advance of the gospel and the needs of others?

James is warning all of us to avoid the path of selfish indulgence and ignoring those who labor with and for us.

The ultimate example of one who was a steward of all he had was Jesus. He gave His ALL for our benefit. He who was rich became poor

That is what this TABLE IS ALL ABOUT

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