

James: sermon #10

A warning to the wealthy

(James 5:1-6)

Introduction

In chapter 5, James gives a **scathing warning** to certain "**rich people**":

Vs. I Now listen, you rich people, weep and wail because of the misery that is coming upon you.

In James 4:13, a similar warning is addressed to wealthy Christians. This one is apparently addressed to a wider audience—perhaps the irresponsibly wealthy in all society. James exposes the sin in **how their wealth is acquired**; exposes the sin in **how their wealth is used**; and warns of what will ultimately happen to their ill-gotten wealth and to their **corrupt lives**.

Comment: We might be thinking, "Well, I'm not wealthy — so this is not my problem." But even those among us with the most modest of means are wealthier than most people down through history. We can all fall prey to the sins of which James warns. **With material blessings come both temptation to sin and a distinct responsibility for using wealth wisely.**

1. Sin in the acquisition of wealth (5:4, 6a)

The Bible does not discourage the acquisition of wealth. The Law of Moses specified rules for getting and securing it. And Jesus indicated his respect for personal property and private gain. Moreover, there is nothing in the Epistles that contradicts the right of private ownership and profit. But the Bible does condemn the use of illegal/immoral means to acquire wealth. The Prophet Amos thundered God's judgment against the wealthy who robbed the poor and used their stolen wealth for selfish luxury. Isaiah and Jeremiah exposed the selfishness of the rich and warned of God's judgment. **It is in this prophetic spirit that James writes this section, giving two illustrations of how the rich in that culture wrongly acquire their wealth:**

a. Holding back wages (v. 4)

Look! The wages you failed to pay the workmen who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty.

These wealthy people acquired their riches by not paying the wages due their laborers. In that culture, laborers were hired and paid by the day and had no long-term employment contracts. The Parable of the Laborers in Matthew 20:1-16 illustrates this system. In the Law of Moses, God gave definite instructions concerning the laboring man in order to protect him from the oppressive employer: "You shall not oppress a hired servant who is poor and needy...You shall give him his wages on his day before the sun sets, for he is poor and sets his heart on it..." (Deut. 24:14-15, NASB). To not pay people what they are due may make one wealthy, but it is sin. The laborer deserves his pay (Luke 10:7; 1Tim. 5:18). As Christians, it behooves us to be faithful and fair in paying those who work for us. This means paying wages and/or bills on time.

b. Misusing the legal system (v. 6a)

You have condemned and murdered innocent men...

Those who have wealth often also have political power and can get what they want by abusing that power. James asked, "Is it not the rich who are exploiting you? Are they not the ones who are dragging you into court?" (2:6). When God established Israel in the Promised Land, he gave them a judicial system (see Deut.

17:8-13). He warned judges not to be greedy (Ex. 18:21) or partial to the rich or the poor (Lev. 19:15). But the courts in James' day were apparently easy to control if you had enough money. The poor workers could not afford lawsuits, so they were beaten down every time. *They* were abused and ruined ("murdered" should probably be taken in a figurative way, as in James 4:2, though it is possible that the rich men could so oppress the poor that the poor would die). The Bible frequently warns us against securing wealth by illegal means. God owns all wealth (Ps. 50:10) and permits us to be stewards of it. "Wealth obtained by fraud dwindles, but the one who gathers by labor increases it" (Prov. 13:11, NASB). "Diligent hands bring wealth" (Prov. 10:4). "Do not wear yourself out to get rich" (Prov. 23:4). We must put God first in our lives, and he will see to it that we have what we need (Matt. 6:33).

2. Sin in the misuse of wealth (5:3-5)

It's bad enough to gain wealth in a sinful way, but then to turn around and use it sinfully only adds insult to injury. **These unjust wealthy people misused their wealth in three ways:**

a. They hoarded it (v. 3)

Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days.

The Bible teaches the wisdom of saving for the future: "Children should not have to save up for their parents, but parents for their children" (2 Corinthians 12:14). "If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever" (1Tim. 5:8). However, it is a sin to store up wealth when you owe money to your employees. Instead of laying up in store for godly purposes, these wealthy were selfishly hoarding for their own security and pleasure. Not long after James wrote this letter, Jerusalem fell to the Romans, and all their accumulated wealth was taken.

Jesus said, "store up for yourselves treasures in heaven" (Mat. 6:20). By this did he mean that we should divest ourselves of all wealth? No, but this is a clear warning against covetousness. *We may possess* many things, but we do not *own* them. God is the owner of everything, and we are his stewards. If we do not see ourselves and stewards of God's wealth, then what we possess and use are merely things being used apart from the will of God. When we yield to his will and use what he gives us to serve him, then things become treasures and we are investing in eternity. What a tragedy to see people hoard wealth instead of investing it for the Kingdom. The Bible does not discourage saving or even investing; but it does condemn hoarding.

b. They kept others from benefiting from it (v. 4)

Look! The wages you failed to pay the workmen who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty.

By fraudulent means, the rich robbed the poor by not paying what was due them. Perhaps they were waiting for salaries to go down. But as stewards of God's wealth, we must be faithful to use what he gives us for the glory of God and the good of others. "It is required in stewards, that a man

be found faithful" (1Cor. 4:2). Joseph was a faithful steward in Potiphar's house, and Potiphar prospered. We must use God's wealth to glorify God and be a blessing to others.

c. They lived in selfish luxury (v. 5)

You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter.

"You have lived in high style on the earth!" (literal translation). There is a great difference between enjoying what God has given us (1 Tim. 6:17) and living extravagantly on what we have selfishly withheld from God and others. Even if what we have has been earned lawfully and in the will of God, we must not waste it on selfish living. There are too many needs to be met. Jesus warned, "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" (Luke 12:15, NASB). The rich men James addressed were feeding themselves on their riches while withholding their riches from God and wages from others and thereby spiritually starving themselves to death. They were living high on the hog with no regard for God, with no realization that they were living "in the day of slaughter." The Greek word translated luxury pictures cattle being fattened for the slaughter. Indeed, luxury has a way of ruining character. It is a form of self-indulgence. If you match godly character with wealth, you can produce much good; but if you match self-indulgence with wealth, the result is sin.

3. Warnings about what happens to wealth (5:1-4)

Vs.1 Now listen, you rich people, weep and wail because of the misery that is coming upon you.

The rich thought they had it made because of their wealth, but God thought otherwise. **James describes four consequences of misusing riches:**

a. Riches vanish (vv. 2-3a)

Vs. 2 Your wealth has rotted, and moths have eaten your clothes.

3. Your gold and silver are corroded...

Grain eventually rots, gold corrodes and fine garments become moth-eaten. Nothing material in this world lasts long. It is thus a great mistake to seek security in wealth. Paul wrote, "Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain" (1 Timothy 6:17-19). Markets fluctuate from hour to hour. Commodities (like gold) lose their value. Add to these facts that life itself is brief—we cannot take wealth with us. How foolish to live for the things of this world. God said to the rich man, "You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?" (Luke 12:20).

b. Misused riches erode character (v. 3b)

...their corrosion will testify against you and eat your flesh like fire.

This is God's present judgment on those infected by the poison of a wrong approach to wealth. It is eating them alive even now. Of itself, money is not sinful; it is neutral. But "the love of money is a root of all kinds of evil (1 Timothy 6:10). The "love of money" is an insidious form of covetousness that infects a person's very soul. It doesn't have to be that way. Abraham was rich but maintained faith and character. But when Lot became rich, it ruined his character and ultimately his family. It is good to have riches in your hand provided they do not get into your heart. "Though your riches increase, do not set your heart on them" (Psalms 62:10b).

c. judgment is a certainty (vv. 3- 5)

Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days. Look! The wages you failed to pay the workmen who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty. You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter.

Notice here the warnings of future judgment before God. Jesus will be that judge (James 5:9), and his judgment will be righteous. And note the witnesses that will testify. First, the rich men's ***wealth will witness against them (5:3)***. Their rotten grain, rusted gold and silver, and moth-eaten garments will bear witness of the selfishness within their hearts. There is irony here: the rich men saved their wealth to help themselves, but their hoarded riches will, in the end, testify against them. The ***wages they held back*** from the innocent will also witness ***against them (5:4a)***, crying out to God for justice and judgment. The abused ***workers will also*** testify against them (5:4b). There will be no opportunities in this time of judgment for the rich to bribe *the* witnesses or the divine judge. God hears the cries of oppressed people and judges the guilty righteously.

Those who embrace forgiveness in Christ do not face condemnation. But there is the idea of future judgment of people related to eternal rewards. If we are faithful in the use of our wealth in glorifying God and serving others, we will receive a reward (1Cor. 3:1-15). 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. 6:17-19) and poor in the next. The return of Jesus 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). "He who is kind to the poor lends to the Lord, and he will reward him for what he has done" (Proverbs 19:17).

d. The loss of a precious opportunity (v. 3b) ***...you have hoarded wealth in the last days.***

Here James speaks of "the last days" as already present. They began with Jesus' death, resurrection and ascension. And in these last days it is incumbent upon us to "buy up the opportunity" (Eph. 5:16, literal translation), working while it is yet day (John 9:4). Think of the good that could have been accomplished by these wealthy ones had they not hoarded their wealth and kept wages from the laborers. The poor could have been helped (James 2:1-6). Workers could have been paid fair wages which would have gone back into the economy. But the opportunity to be righteous stewards

of their wealth came to a close — a few years after James wrote this, the Jewish nation was crushed and scattered, the day of slaughter had come upon them and Jerusalem was destroyed. Judgment came swiftly to the unrighteous wealthy. Let us be forewarned in our day!

Conclusion

It is good to have the things that money can buy, but it is far better to have the things that money cannot buy; faith, joy, peace etc.. What good is a \$500,000 house if there is no home? Or a million-dollar diamond ring if there is no love? James is not here condemning riches or rich people; rather he strongly condemns covetousness in the sinful acquisition and use of riches. Let us be faithful stewards of the material wealth God entrusts to each of us!

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