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**A0746 – November 11, 2007 – Jas 5:1-3 – Eschatological Doom Of  
Human Wealth**

Let's start by getting our bearings. If you recall, James is written after a common Greek rhetorical style of the first century where you had a Prologue, a Thematic Statement, a Body and an Epilogue. James follows this common style. In chapter 1:1-20 you have the Prologue where he introduces the fact that believers are going to face trials, the Thematic Statement is at the end of that Prologue in verses 19-20, "Be quick to hear, slow to speak and slow to anger for the anger of God does not produce the righteousness of God." In other words, these are proper DVP responses during trial. This, of course, is all predicated on the basis that they are regenerated creatures (1:18). So, there's a tendency in trials to do the opposite, Be slow to hear, quick to speak and quick to anger, but those responses will not produce the righteousness of God. Regenerate people are called to produce the righteousness of God by the filling of the Spirit (Eph 5:18) which is the equivalent of letting the word of Christ dwell richly within us (Col 3:16). That's why James calls us to be doers of the word and not hearers only. To be a doer of the word is the equivalent of being filled with the Spirit. Then the Body of the letter begins and we have these three themes expanded, Quick to Hear in 1:21-2:26, Slow to Speak in 3:1-18 and Slow to Anger 4:1-5:6. These are Godly, Spirit filled responses to trials. We are in the Body, working with the third theme, "Be Slow to Anger" and it has come to my attention from studying the text that we are dealing with a basic trial here in this third theme, namely worldliness. Worldliness is a test. God allows us to remain in the world but challenges us to abstain from being caught up in worldliness (James 1:21). Look back at James 4:1-10. Here is portrayed a struggle for position and power in which James challenges us not to exalt ourselves but to humble ourselves and be exalted by God at the proper time. The world says fight for position and power but that is not God's way. In verses 11-12 further examples of worldliness are set forth. There is

the worldliness of autonomy, this too is a test, the world sets itself up as the final authority and stands in judgment over God and His word. Christians should not fall into this trap and erect autonomous standards and judge others by them. We should rather distance ourselves from the worldliness of autonomy and submit ourselves to God's word. Further, in vv 13-17 the world constantly plans in advance as if they were writing world history, as if they were the Architects of world history. Such arrogance is not befitting the Christian. We know not what tomorrow holds, whether we will be alive or not or do this or that. We are limited and we admit we are limited. So, these are all carnal responses to worldliness. He's talked about the world, the flesh and the devil. They are alluring, they are deceptive, they distract us from our true goal of Christ-likeness and so I kind of summarize this section as the trials of worldliness. The desire for power, the desire for prestige, the desire for independence and the desire for control. These are what the world strives for, but for the Christian they are a trial. God challenges us to overcome these trials by persevering in doctrine and trusting Him. Today a new test from the world is found in verses 1-6, the test of wealth. Already this challenge has surfaced in James 1:9-11 where the Scriptures state plainly that just as poverty is a test so riches are a test. James 2:1-4 also mentioned these believers response to the wealthy. They favored the rich, giving them preferential treatment while denigrating the poor. Here James advances on these prior themes in a very interesting way. The world says financial success is the epitome of success. Now, there's nothing wrong with being financially successful. God gives some people wealth as a trial, to see if they will humble themselves and find their true success in having Christ in whom all riches of wisdom and knowledge are hidden. This is why if you lose all your money as a Christian you are still wealthier than Bill Gates, because you have the God of the universe to boast in. So, in James 5 we have another challenge from the world. It's the challenge not to get caught up in human wealth. Turn over to Mark 4:19. This is Mark's account of the Parable of the 4 Soils.

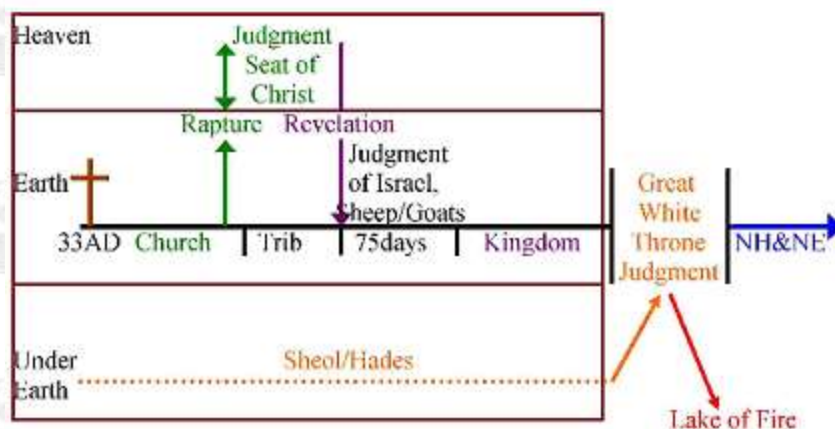


We've looked numerous times at Luke's account in Luke 8, I want to point out something from Mark's account. Remember, the seed is the gospel and the soil is a person's heart. So that as the seed is spread the seed either gets into the soil or it doesn't and if it gets in then there are different things that can happen. When the seed is spread on the first soil the birds come eat it up so the seed never gets into the soil and that shows that the gospel never got into the heart. That's one response to the gospel, rejection. Soils two, three and four all receive the seed into their soil, that is, they all genuinely receive the gospel. They are all genuine believers. But there are three different responses. And I want to look at the response of the third soil, a genuine Christian, "but the worries of the world, and the deceitfulness of riches, and the desires for other things enter in and choke the word, and it becomes unfruitful." You see that there are several things from the world that can also come into the heart too and they begin to choke the word of God out so that it has no effect. This is a heart that, while it believes the gospel and even takes in the word it gets caught up in the world, the worries of the world, the deceitfulness of riches and desires for other things. This is a heart that is in allegiance to the world and I just want to look at one of the aspects of worldliness here mentioned, "riches". Notice how Jesus says that "the deceitfulness of riches" is one thing that enters in and chokes the word out. That word deceitfulness, I'll never know why they translate certain words certain ways, but that word is *apate* and it means "deception", he's saying "the deception of riches". In other words, there's a deception tied in with riches and that deception is that riches can satisfy; riches can fulfill a human's needs. That is a load of bull. If you think riches can satisfy and fulfill you're deceived. Only the word of God can answer our deepest needs, only the word of God can satisfy; only the word of God can fulfill. And these are people who have a relationship with God they just aren't developing it. Heaven's in the bag but there's no rewards because they're not advancing spiritually. Now, clearly riches are a test for believers. We don't want to fall into the trap of riches. Now, keep that in mind and turn to our text, James 5:1-3, because James does something here that is very interesting.

If these believers in James are going after the world of riches then this is a sobering prophecy of the eschatological doom of all human wealth. In other words, what James is doing is saying, "Riches won't last". You can have all the money in the world but you can't take one penny with you when you die. And James uses an interesting technique here to warn them against the trial

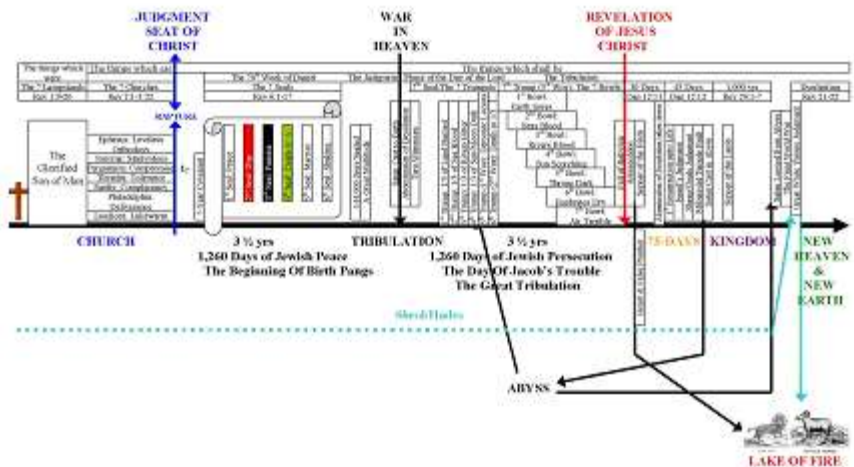
of riches. It's a lot like an OT prophet would do when he pronounces doom on Israel's enemies. What the OT prophet would often do if Israel started going after the gods of another nation is he would start to forecast the doom of that other nation and the implication was, if you go after their gods you'll share the same doom. So, these were warnings and James is also giving a warning. He begins with the words, **Come now you rich**, and he's not talking about his regenerate audience, he's launching us into the future to see the doom of the all human wealth. This is a prophecy of the end of human riches. Now, some take this to be a 70AD judgment on Jerusalem under Titus and the Roman armies<sup>i</sup> but I take it to be a Tribulation passage. The reason I take it that way is because he's paralleling Zech 14:12-14 which we'll turn to in a minute. And in Zech 14:12ff he's dealing with all the nations coming against Israel, not just Rome and the destruction of all the wealth of the nations, not just Rome. So, he's speaking on a global scale and this is referring to the Tribulation in general and more specifically the final destruction of Babylon during the Campaign of Armageddon. This fits very well with the context because if you look in verse 3 you'll find the phrase "last days", that's the *eschatos hemera*, "the final event in a series of events". So, we're talking about the final event of the Tribulation. In confirmation look at verses 7-8 the coming of the Lord is "at hand", it's "near". So, James has launched us forward in time. This is all eschatology, end times events. So, let's look at a basic end-times chronology first, just to get our feet wet.

### BASIC END TIMES CHRONOLOGY



We could go into a lot more detail and I just want to point out a few things from a more detailed chronology of end times.

## A CHRONOLOGY OF END TIMES EVENTS



So, why is James doing this? Why is he instructing believers this way? Why is he using unbelievers as an example? Well, he's only what had been done for centuries by OT prophets. His basic argument is, "This is what the world is doing and this is the doom of the world so why do what the world does." So, he's just exposing worldliness for what it is and its ultimate doom. In short he's saying, "Hello, believers, don't be like the world, going after riches because the wealthy and all human wealth, the entire global economy is doomed, it won't last." And this same doom is prophesied in Daniel, Zechariah, and, of course, Revelation. So, he uses this example to warn believers from being taken in by the deception of riches. This is a powerful apologetic tool that will help them face and be victorious over the trial of riches. Let's admit it; riches are alluring...until we contemplate their end.

**James 5:1-3** Ἄγε νῦν οἱ πλούσιοι, κλαύσατε ὀλολύζοντες ἐπὶ ταῖς ταλαιπωρίαις ὑμῶν ταῖς ἐπερχομέναις. <sup>2</sup>Ὁ πλοῦτος ὑμῶν σέσηπεν, καὶ τὰ ἱμάτια ὑμῶν σητόβρωτα γέγονεν · <sup>3</sup>ὁ χρυσὸς ὑμῶν καὶ ὁ ἄργυρος κατίωται, καὶ ὁ ἰὸς αὐτῶν εἰς μαρτύριον ὑμῖν ἔσται, καὶ φάγεται τὰς σάρκας ὑμῶν ὡς πῦρ. Ἐθησαυρίσατε ἐν ἐσχάταις ἡμέραις. **(BYZ)**

**James 5:1-3** Come now you wealthy, weep and howl because of the troubles coming upon you. <sup>2</sup>Your wealth has rotted and your garments have become moth-eaten; <sup>3</sup>your gold and silver corroded, and their corrosion will be proof to you, and will consume your flesh as fire. You stored up *wealth* in the last days. **(Author's Translation)**

**James 5:1-3** Come now, you rich, weep and howl for your miseries which are coming upon you. <sup>2</sup>Your riches have rotted and your garments have become moth-eaten. <sup>3</sup>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! (NASB95)

So, let's get into this prophetic text. **Come now**, same words used in 4:13 to introduce that section, they are interjectory and they signal that he wants to say more about autonomy and this is the autonomy of human riches, the idea that human riches can take the place of God. Clearly they are after human riches as verse 13 says they have all these business plans. So he's warning about the autonomy of human riches and he interjects, he wants to elaborate on this. So he says, **Come now, you rich**, now, it's very important to see that he is not talking about rich believers. He's talking *to* believers but he's talking *about* **rich** unbelievers who they want to be like and he's saying "They are doomed to destruction" so you shouldn't want to be like them. Thus he tells the rich unbelievers to **weep and howl for your miseries which are coming upon you**. This is all prophetic; the words are starkly Tribulational in tone. **weep** is the Greek word *klaio* and it's used in James 4:9 of believers weeping over their sin but turn to Rev 18:9, 11, and 15 to see it used in an eschatological sense of unbelievers. This is the chapter in Revelation that describes the final destruction of the City of Babylon. One of the aspects of end-times Babylon is that it will be the center of a global economy. It will be the richest city, it will be the epitome of human wealth, the world's largest markets will be located there, a lot of people will get filthy rich off of her and this is her final hour. She's going to be burned by fire. Verse 9, "And the kings of the earth, who committed *acts of* immorality and lived sensuously with her, will weep and lament over her when they see the smoke of her burning," Note the kings of the earth weeping. Verse 11, "And the merchants of the earth weep and mourn over her, because no one buys their cargoes any more—". Note, the merchants who got rich off of her will also weep. Verse 15 we see more of the merchants weeping and how rich they got. These people are banking on human riches and what Rev 18 is saying is the entire global economy is going to come falling down. It's going to completely cease to exist. That's the weeping James is talking about. Now, for the word **howl**, *ololuzo*, turn to the OT, Isa 13:6. Now, if you look at Isa 13:1 what is Isaiah's oracle about? Babylon, this is end-times Babylon. It will be

re-built in Iraq. “Yes, on the Euphrates River.” I don’t know how these events will take place but I do believe from Isa 13-14 and Jer 50-51 and Rev 17-18 that it is a literal Babylon because the Scriptures tell us that when it is finally destroyed no one will ever live there again and people still live there today and have been living there for centuries. There’s a book that was written about this in the late 80’s by Charles Dyer called *The Rise of Babylon* where he argues from Scripture and history that Babylon has to be re-built. So, sometime between now and these verses she will be re-built and this is describing her final and total annihilation. Verse 6 we find our word, “Wail, for the day of the LORD is near! It will come as destruction from the Almighty.” That word “Wail” in the LXX is our word for howl, *ololuzo*, it’s crying out with a loud voice in pain. This is a painful, wretched, deafening cry. And you want to notice one other thing here. Why are they to wail? Because “the day of the Lord is near!” What is the Day of the Lord? In most contexts it is the Tribulation period just before Jesus the Messiah returns. So, this just confirms that this and our passage in James and in Revelation are all talking about the Tribulation. Finally, back in James 5:1 we have the reason given for why they should weep and howl, he says **for your miseries which are coming upon you**, and literally that preposition translated **for** in the NASB should be translated **because of**, it’s a marker of a basis for a state of being, an explanation for why they should weep and howl. I translated it **because of your troubles which are coming upon you**, the word is found in Jer 51 also about the destruction of eschatological Babylon. But note the air of certainty. These things are going to happen; it is a time of trouble, great misery, great distress. It’s really amazing because in the Tribulation you have, toward the end, the idea in the world that finally we’re going somewhere, we’ve got a one world government, a one world religion and a one world economy and finally we’re going to solve this Jewish problem, they’re the only people we can’t get along with so we’re just going to slaughter them and the moment they are about to do that, all the nations are gathered and God steps in and says “You’re not going to touch the apple of My eye” and that’s the end of it. That’s the end of human kingdoms, human governments, human religion, and human economies. It’s all over. Talk about troubles, talk about distress, talk about misery for people who banked on man and the Antichrist. It’s going to be their worst nightmare come true.

Verse 2, **Your riches have rotted and your garments have become moth-eaten.** This is just talking about the destruction of all the material

wealth. It's very reminiscent of Matt 6:19, 21. Turn there, this is the Sermon on the Mount and we know, at least it seems apparent that James relied heavily on the Sermon on the Mount. We have many allusions to it and here's another one. "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 neither moth nor rust destroys, and where thieves do not break in or steal; for where your treasure is, there your heart will be also." He's talking about a heart orientation, either toward God or wealth. And a few verses later He tells us you cannot serve both God and wealth (Matt 6:24). So, James seems to be warning against the same thing Jesus warned about, riches on earth are just going to be destroyed, they are transient.

All the riches they gained in the final world economy have **rotted**, meaning "gone to ruin" and it's a perfect voice meaning "they have gone to ruin with the effect that they remain in ruin" and that's true because of the fact that Babylon, the source of their wealth, will never rise again. It will be completely annihilated (Isa 13-14; Jer 50-51; Rev 17-18). **and your garments have become moth-eaten**, it's also a perfect voice, the destruction goes down to their clothing. Now, as per when this will happen, it will take place just before the final movements of Armageddon, so there is still some time between here and their death at the final battle in Rev 19 when Christ returns, so, they are standing there, weeping and howling over the burning of Babylon and their clothes are moth-eaten. You can imagine with their wealth they probably had fine clothes before but not anymore.

Verse 3 has thrown some people because, it talks about gold rusting. **Your gold and your silver have rusted**; but you say **gold and silver** don't rust. But we can also translate this word as "tarnished" or "corroded". We all know gold and silver can be tarnished. However, doesn't it seem like the context suggests something more than "tarnished"? It's probably better to translate it "corrosion" but then we run into another problem because scientists say gold can't corrode. They reason that gold atoms hold on very tightly to their electrons so that corrosion is prevented. But, I think we just push through this objection because the nature of the destruction of Babylon is unique and so, whatever it is, the gold is corroded so it has no value. So, if their gold and silver are in Babylon, which is probably the case, in the world's finest bank and that sucker burns to the ground under unique conditions their gold and



silver will be corroded. **and their rust** literally *ios* is “corrosion”. The corrosion of the **gold and silver...will be a witness against you**. Witness of what? That they have partaken of the sins of Babylon. In the last days people are warned to separate from Babylon and the Babylonian system. It is a corruptive, evil, deceptive system but they chose to partake of her sins. So, the gold and silver serve as **a witness**, better “proof” or “evidence”. In other words, this corroded gold and silver are evidence against them that they partook of Babylon’s sins.

**And will consume your flesh like fire** is a difficult phrase but it seems to look at the judgment that follows analysis of the evidence. It’s a just judgment of God, they are totally deserving of the destruction of their flesh. The word **consume** means “to eat” “to devour” “to do away with completely” (cf Rev 17:16). The description sounds like what happens when a nuclear bomb is dropped, anyone within range is completely consumed. I think of a movie a long time ago, Terminator 2 where you had a nuclear blast on an American city and how the human flesh just melted. Apparently a nuclear detonation can fry human flesh instantly and that’s what this sounds like. Turn over to Zech 14:12 for a parallel. This passage is one of the reasons I locate James at the end of the Tribulation and not in 70AD. And right here we’re in the final battles of the war against Jerusalem, what we sometimes call Armageddon.

**Zechariah 14:12-14** Now this will be the plague with which the LORD will strike all the peoples who have gone to war against Jerusalem; their flesh will rot while they stand on their feet, and their eyes will rot in their sockets, and their tongue will rot in their mouth.” That sounds precisely like what James is talking about when he their flesh will be consumed and this passage occurs at the end of the Tribulation right at the Second Coming of Christ. It sounds something like a nuclear holocaust. We don’t know exactly what it is but it has similar effects. But notice there are other links to the wealth that James talked about in v 14. “Judah also will fight at Jerusalem; and the wealth of all the surrounding nations will be gathered, gold and silver and garments in great abundance.” Apparently the wealth is gathered for the purpose of destroying it. Putting all this together it’s hard to imagine that James is not directly thinking of this passage in Zechariah while writing to believers in the Church age.

It's a striking apologetic and an intriguing way of using the Scriptures. In effect he's saying, "Wealth is deceptive, it promises fulfillment and happiness but its end is misery, distress and destruction. Look at what happens to unbelievers who pursue it. God is not pleased at all. As such, why should we pursue it? Should we pursue something which makes God so angry? No. We should be pursuing Him because only He can fulfill and provide happiness."

Finally, closing out verse 3 in James 5, **It is in the last days that you have stored up your treasure.** Probably this is reflecting back to Jesus' warning in the Sermon on the Mount. Do not store up for yourselves treasure on earth where moth and rust decay". These people ignored that and now they're paying the price. They stored up treasure on earth but then it was destroyed. The words **last days** affirm our interpretation that this is Tribulational. They are the words *eschatos hemera*. From the word *eschatos* we get the word "eschatology" which is the study of last things, end-time events, and that's what James is concerned with.

The lesson today is that the wealth of the world is a trial. Don't be deceived by wealth. It is a test and the question we all have to face is whether we will spend our lives pursuing wealth or God; whether we will store up for ourselves treasures on earth or treasure in heaven. You cannot serve both God and wealth.

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<sup>i</sup> Classic Dispensationalist Arnold Fruchtenbaum takes James 5:1-6 as referring to the 70AD judgment on Jerusalem, (cf *The Messianic Jewish Epistles*, 298-300). Preterists also take this passage as referring to the destruction of Jerusalem 70AD.

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