

I. Introduction. v. 1

- A. James' strong warning to the rich echos the words of Jesus and the Old Testament prophets. 1:9-10,27 2:1ff 2:14ff 4:4 Mt. 6:19-24 Luke 6:24-25 16:13 Isa. 3:14-15 5:8-10 10:1-4 Jer. 5:27-29 Amos 4:1-3 8:4-10 Mic. 2:1-5 Mal. 3:5
- B. Who is being condemned in this passage? 1:19 1 Tim. 6:9-10,17-18 Deut. 8:18 Prov. 14:24 10:22
- C. Why would James address unbelievers who probably will never read his epistle?
 - 1. It was common for Old Testament prophets to pronounce judgment on pagan nations who might never hear the prophecy. Isa. 13-23 Amos 1 Obadiah
 - 2. The certainty of future judgment upon the wicked brings comfort to God's oppressed people. 5:7-8 Ex. 3:7ff Ps. 58:10-11 Rev. 7:17 21:4
 - 3. Believers also need to be warned against the sins of the rich. 1 Tim. 6:17
- D. A summons to the rich oppressors -- weep and howl. v. 1 Lam. 1:1-2 Is. 23:1 16:7 Jer. 9:1 48:20 Amos 8:3 Dan. 5:1ff Luke 6:24-25

II. You have hoarded instead of sharing. v. 2-3

- A. The charge – you have selfishly piled up treasures for yourself on earth.
 - 1. You seek security in stored up wealth (idolatry). Lu. 12:16-19 1 Ti. 6:17 Co. 3:5
 - 2. You ignore the plight of the needy, rather letting your food rot than to share with the hungry. 4:17 2:15ff Lu. 16:19-21 1 Ti. 6:18-19
- B. The judgment -- your assets have become liabilities, a treasury of wrath.
 - 1. Your riches are melting away. Mt. 6:19 Isa. 50:19 Pr. 23:4-5
 - 2. Your hoarded decaying wealth will be a witness against you. Mt. 25:41ff Lu. 16:25
 - 3. It is already the last days –catastrophic judgment is coming. Lu. 12:20-21 Mt. 24:38 Am. 1:10 Heb. 1:2 Acts 2:17
 - 4. Your flesh will be consumed like fire. Mt. 13:42 25:41 Rev. 20:10,14 Acts 12:23
- C. Are you hoarding wealth? Ecc. 5:10-13
 - 1. What is the difference between sinfully hoarding and wisely saving? Pr. 21:5 6:6,8
 - 2. Are you placing your hope in uncertain earthly riches (gold)? 4:4 1 Tim. 6:17
 - 3. Are you living for today or for eternity? Ps. 39:6
 - 4. Are you generous to those in need? 1 Tim. 6:18-19 1 Jo. 3:17 Pr. 19:17 Lu. 12:21
 - 5. How can hoarders find help? Ps. 34:8 37:4 Mt. 6:33 Isa. 55:1-2
- D. Jesus took pity upon us impoverished sinners and became poor that we might be made spiritually rich. 2 Cor. 8:9 Luke 19:8-10

III. You have defrauded the poor. v. 4

- A. The charge – you have not paid your laborers. Luke 10:2 Mt. 20:1ff Lev. 19:13 Dt. 24:14-15 Pr. 22:22
- B. The judgment – The Lord Almighty hears the cries of the laborers and their unpaid wages. Ge. 4:10 Dt. 24:14-15 Ex. 2:23 Mal. 3:5 Jer. 22:13-17 Pr. 11:24 21:6 14:31

- C. How do you treat others in financial matters?
1. How do you treat the people who work for you? Ex. 20:8-11 Eph. 6:9 Col. 4:1 Luke 15:17 Mt. 20:8ff Job. 31:13-14
 2. God's people are held to a higher standard than cut-throat capitalism. Amos 8:4-6 Prov. 11:26 3:27-28 10:2 20:14 Mk. 12:40 I Tim. 6:5
 3. When you are mistreated, remember that God hears your cries and that He will bring justice in due time. Ps. 109:31

IV. You have lived in wasteful extravagance. v. 5

- A. The charge – you have overindulged yourself with worldly luxuries. Ezek. 16:49
Amos 6:1ff Luke 16:19 15:13 1 Tim. 5:6 Isa. 55:1-2
- B. The judgment – the day of slaughter is upon you. Amos 8:10-11 Ecc. 2:1ff Is. 55:1-2 Jer. 12:3 25:43 46:10
- C. Does your lifestyle please God? Luke 14:33 12:33
1. It is not wrong to appreciate the good things God has created for our enjoyment. Neh. 9:25 1 Tim. 4:3-5
 2. When does enjoyment become extravagance? 4:4 Pr. 21:17
- D. What kind of lifestyle did Jesus lead? Mt. 8:20 Luke 12:25 Ro. 8:18

V. You have oppressed the weak. v. 6

- A. The charge – you are a murderer!
1. God's law requires that rich and poor be treated equally in court. Ex. 23:8,3
 2. The wicked rich use their influence to abuse the weak. 2:6 1 Ki. 21:1-16 Isa. 5:23
- B. There is a heavenly Judge Who will correct failed human justice. Jer. 2:34ff 1 Kings 21:17ff Eph. 6:9
- C. How can we be guilty of oppression?
1. Money still 'talks' – in government, in relationships and even in the church.
 2. Those with economic power take advantage of the desperation of others by charging outrageous interest rates and fees. Ex. 22:25 Neh. 5:1ff Pr. 28:8
 3. Millions of defenseless unborn children are being legally murdered in our nation, often for economic reasons.
 4. Christians are sometimes abused by the powerful in the legal system. Acts 4:1ff
 5. Must we always refuse to resist those who harm us? Mt. 5:39 1 Pe. 2:23
- D. Jesus is the righteous man who did not resist horrible mistreatment by powerful men.
1. He is "the righteous one". Acts 3:14 Isa. 53:11
 2. Jesus was betrayed by a greedy man for money (which rusted). Mt. 26:15 27:3ff
 3. He was horribly oppressed by powerful men who manipulated the legal system and was literally put to death. Luke 22:47-23:35
 4. He was silent and did not resist. Is. 53:7 Mt. 26:63,53 27:12-14 1 Pe. 2:23

VI. Conclusion:

- A. How you deal with money is an indicator of the state of your soul. Mt. 6:21
- B. Learn to value Christ. Mt. 13:44-46 Pr. 11:4 Isa. 2:20-21

Discussion questions

- 1. If most of James' readers are poor, why does he write to them condemning the rich?**
- 2. Why do people hoard their wealth?**
- 3. Why is hoarding both wrong and foolish?**
- 4. How do you decide how much savings is enough?**
- 5. What does the Bible teach about how employers are to treat employees?**
- 6. How can you practice fairness towards the people with whom you have financial dealings?**
- 7. How much luxury is excessive for you and your family?
Is there a place for you to judge the standard of living others live by?**
- 8. Why do people spend a great deal of money on extravagant possessions and experiences?**
- 9. How is the legal system used in our day to harm the defenseless?**
- 10. In what ways does this passage point to Jesus?**
- 11. How does Christ set people free from slavery to money?**