

Warning to the Wealthy: James 5:1-6
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We've been studying the New Testament letter of James, and this morning we come to the fifth and final chapter of this letter. Today we're going to look at the first 6 verses of chapter 5, a section dealing with the sins of the rich. It's a passage that gives a very grave warning to the wealthy.

And as Americans who live very comfortable and affluent lives relative to the rest of the world, this is a word that we need to hear. Even in a time when we're facing a national economic crisis, we are extremely wealthy compared to the majority of people in the world. So don't hear this passage thinking only of the millionaires of the world. Think of yourself. And let these verses probe your heart to see how you might be sinning in the way you think about money, the way you make money, the way you spend money.

Actually, the issue that faces us here is not ultimately about the money, or about how much or how little a person may have. The issue is, Where is your hope? Is your hope in money and the possessions of this world? Or is your hope in Jesus Christ and the riches of eternity?

Jesus said in Matthew 6:24, "No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money." That's the question for us this morning. Which one do we serve? Which one do we put our hope in? In which of these do we seek contentment and joy and pleasure? Is it money, or God?

I. Judgment Upon the Wealthy (verse 1)

"Come now, you rich, weep and howl for the miseries that are coming upon you." This is a severe word of condemnation. The word "weep" is the same word used in 4:9, where James exhorts us to "be wretched and mourn and weep" because of our sin, and to humble ourselves before the Lord. The next word, *ololyzō*, which is translated "howl" in many translations (or others translate it as "wail" or "groan"), is used only here in the New Testament. But in the Greek translation of the Old Testament, which is called the Septuagint, this word is found 19 times, and it's always in the context of judgment. Isaiah 13:6, for example, says, "Wail, for the day of the Lord is near; as destruction from the Almighty it will come!" So James is speaking like an Old Testament prophet here, pronouncing judgment upon the rich.

He is condemning those who have misused their wealth, hoarded their wealth, put their hope in their wealth. These individuals have also oppressed the poor and mistreated the poor. And for all of these things they are condemned. It's important to observe that James is not condemning the rich simply because they are rich. Money, itself, is not the problem. Being wealthy is not inherently evil. As we'll see in these verses, James rebukes these individuals for laying up treasure in the last days, for oppressing the poor, and for luxurious living.

The money, itself, is not the problem. The problem is the love of money, the love of possessions, the ignorant assumption that this life is what matters mainly, the pride of thinking that you're more important than someone else because you have more money than them. These are the sins that invade our hearts and will bring God's wrath upon us if we do not repent.

1 Timothy 6:10 is often misquoted. People will say, Money is the root of all evil. But what the verse actually says is this: "For *the love of* money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs." So what we see in the Bible is not a blanket condemnation of all wealthy people. But what we find, and what we have here in James 5, is a word of judgment against those who love their money and hoard their money and misuse their money and put their hope in their money. And thus the principles here can apply even to those who do not have money, because the sinful love of money can pervade a person's heart no matter how much or little they have. Recently Jeremy Shaffer preached to us a sermon on the rich young ruler, and he made this point that the love of money can be present in rich and poor alike. And he pointed out the success of lotteries and casinos, especially among the poor—those who have no money to spare, but they squander it on the dream of striking it rich. So it's not the money that's the problem ultimately, but the love of money.

Well, I've made the point that being wealthy is not inherently evil. But I also want to say that while it's not inherently evil, it *is* extremely dangerous. It is dangerous for us to have as much money as we have, because the temptation is there to find our security in money and possessions. We can be so easily enticed by the comforts and pleasures that money can buy. It is a danger to our souls for us to have riches. This is what Jesus said. He said this to His disciples following His conversation with the rich young ruler. Matthew 19:23-24, "Truly, I say to you, only with difficulty will a rich person enter the kingdom of heaven. Again I tell you, it is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God." And it

becomes clear that He's saying it's not only difficult, but impossible. He says in verse 26, "With man this is impossible, but with God all things are possible." God has to do a miracle in a person's heart to draw their attention away from money and possessions and reveal to them that eternal riches are far more precious than earthly riches.

Here's the point for those who are wealthy: understand that your riches are a danger to your soul. Your money can be used in wonderful ways for the kingdom, but it can also become a major temptation and preoccupation in your life. So beware!

And here's the point for those who are poor: don't envy the wealthy. Don't lust after riches. Be content with what you have, and thank God that you do not have the stumbling block of wealth as a potential hindrance to your relationship with Him.

So James pronounces this word of judgment upon the rich. And it's a reminder that judgment is coming. Just a few verses later in the chapter, James says, in verse 8, "the coming of the Lord is at hand. Do not grumble against one another, brothers, so that you may not be judged; behold, the Judge is standing at the door." The second coming of Christ is imminent. He is coming, and He is coming soon. And if you don't repent of your sins, then you will weep and howl in misery forever and ever. That's the gravity of these words—"weep and howl for the miseries that are coming upon you." It's not that God's going to give you a little slap on the wrist for your sins. Sin is such a serious offense against our holy God that it requires an infinite punishment. That's why the eternal Son of God is the only One who could bear that punishment for us and sufficiently atone for our sin. Either the punishment for your sin was paid for on the cross, or you will suffer the punishment yourself in hell. Those are the two ways in which God justly deals with sin. And it is the wonder of all wonders that even though we deserve eternal punishment, we can be forgiven through the blood of Christ and inherit eternal life. This is the Gospel, that all who repent of their sin and embrace Jesus Christ as their only hope, will be forgiven.

So as James condemns the rich in this verse, we should all be challenged to remember that judgment is coming. And our only hope of not weeping at the day of judgment is if we weep now over our sin. Repent now of your greed and your hoarding. Repent of your love of money. Repent of your luxurious living. And turn to Jesus Christ to find your eternal hope in Him.

II. The Futility of Wealth (verses 2-3a)

In the next few statements, James describes the futility of wealth. "Your riches have rotted and your garments are moth-eaten. Your gold and silver have corroded, and their corrosion will

be evidence against you and will eat your flesh like fire.” In other words, everything that you think is so valuable is falling apart, it’s fading, it’s decaying, rotting, corroding. Your material possessions are rotting. Your garments are being eaten by moths. Even your gold and silver—these precious metals which you think cannot rust—they are corroding and fading.

This is very similar to the point we saw last week in 4:14 that our lives are a mist. Our lives are very short. We appear on this earth for a little time and then vanish. And therefore it’s foolishness to focus on the wealth and possessions of this world, which are also vanishing.

This also reminds us of the verses back in chapter 1:9-11, where James addressed both the lowly brother and the rich brother. “Let the lowly brother boast in his exaltation, and the rich in his humiliation, because like a flower of the grass he will pass away. For the sun rises with its scorching heat and withers the grass; its flower falls, and its beauty perishes. So also will the rich man fade away in the midst of his pursuits.” That’s a vivid illustration of how fleeting this life is, and the riches of this life.

In James 5 the point is taken a step further. It’s not only true that these riches are corroding and fading away, but then it says, “and their corrosion will be evidence against you and will eat your flesh like fire.” Those are scary words! What James is saying is that the hoarding of wealth will be damning evidence in the day of judgment. For those who have sinfully hoarded riches for themselves, those riches will not only rot and corrode, but they will also serve as a window into the desires of your heart. They will demonstrate that you spent your life serving money rather than God. And the punishment that is required for those who have served money rather than God is not pleasant to talk about. James describes it as fire eating your flesh, and thus describes the agony of hell.

Again I’ll point out that the problem here is not the money, itself. The problem in verses 2-3 is the hoarding of wealth—accumulating possessions and garments and gold and silver, and doing so to the detriment of others who are in need. I listened to a sermon by Alexander Strauch this week, and he talked about the principle of flowing funds. This is the way we should think about money, as Christians. When God directs funds to us, those funds are to keep flowing. God makes us a channel of blessing to others, financially and otherwise. He blesses us, and we are to bless others. But if that flow of funds is blocked at some point, then there’s a problem. Then there’s hoarding—the endless accumulation of stuff for personal comfort and luxury and self-indulgence. And this ought not to be. We must not be like the rich fool whom Jesus described (and I read that parable last week from

Luke 12) who tore down his barns and built larger ones and said to himself, “relax, eat, drink, be merry,” and that night his soul was required of him. Don’t hoard the resources God gives to you. Let the funds flow. We see this principle in Ephesians 4:28 where we find the command, “Let the thief no longer steal, but rather let him labor, doing honest work with his own hands, so that he may have something to share with anyone in need.” Do you see what’s happening here? You *work* so that you may *have* something so that you can *share* with anyone in need. You work so that you can have so that you can share. You don’t just work to have. You work to have to share. The principle of flowing funds.

III. Sins that Often Accompany Wealth (verses 3b-6)

We’ve seen the judgment upon the wealthy in verse 1 and the futility of wealth in verses 2-3. Finally, let’s look at some sins that often accompany wealth. In the last statement of verse 3 and then in verses 4-6 James states very clearly some of the sins for which he’s condemning these wealthy landowners. These individuals will be judged for their wicked use of wealth. And while it’s true that not every rich person will fall into these sins, it is certainly true that the rich will be susceptible to these sins. So what are they?

1) Laying up treasure in the last days (3b, 5b).

This is the last sentence in verse 3, “You have laid up treasure in the last days.” The NIV says, “You have hoarded wealth in the last days.” This phrase, “the last days,” is an important one. It refers to the time between Christ’s first coming and His second coming, and the idea is that His second coming is near at hand. So be prepared. Be ready, for the day of judgment is quickly approaching. It’s foolish to be storing up wealth here on earth when we’re in the last days. Instead we ought to be storing up treasure in heaven. The same word for storing up treasure is found in Jesus’ famous statement, “Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also” (Matthew 6:19-20). In these last days, as we anticipate the return of Christ, it is especially important to keep our eyes fixed on eternity. And we must store up our treasure there, not here.

James makes the same point, but with a different illustration, in verse 5. He writes, “You have fattened your hearts in a day of slaughter.” Living in the last days, with the day of judgment coming soon, those who are sinfully hoarding their

wealth are only increasing the judgment that will come upon them. They are like the cattle who continue to eat and eat, oblivious to the fact that tomorrow they will die. Don't let this be true of you. Don't lay up your treasure here. Don't fatten your heart with the things of the world when we are in the last days.

2) Oppressing the poor (4, 6).

The second sin that James points out is oppressing the poor. We'll see this in verse 4 and verse 6. In verse 4, "Behold, the wages of the laborers who mowed your fields, which you kept back by fraud, are crying out against you, and the cries of the harvesters have reached the ears of the Lord of hosts." The situation that James has in mind here is wealthy landowners who hire day laborers to work in their fields—day laborers like the ones in Jesus' parable of the vineyard. The master went out and hired laborers to work in his vineyard, and at the end of the day he paid them. And the same kind of thing happens today. And in this kind of set-up it's crucial that the worker get his wages immediately, because most likely he's living day-to-day on those wages. Each night he needs to go home and use what he has earned that day to feed himself and his family.

This is why the Old Testament says, in Leviticus 19:13, "The wages of a hired servant shall not remain with you all night until the morning." Also in Deuteronomy 24:14-15, "You shall not oppress a hired servant who is poor and needy, whether he is one of your brothers or one of the sojourners who are in your land within your towns. You shall give him his wages on the same day, before the sun sets (for he is poor and counts on it), lest he cry against you to the Lord, and you be guilty of sin." Similarly, James is rebuking the rich landowners who have taken advantage of their workers in these ways. The wages that have been kept back by fraud are crying out, and the cries have reached the ears of the Lord of sabaoth, the Lord of hosts, the Lord Almighty.

Here is a sin that often accompanies wealth. The greed for more and more wealth can produce a total disregard for others and a disregard for what is right and good. In this case, the wealthy landowners were keeping back the wages that the workers had earned. And it's even worse than that, we learn in verse 6. "You have condemned; you have murdered the righteous person." Apparently some of these landowners were even using their power to condemn the poor in the courts—to cheat them out of their land, to cheat them of their wages. And, thus, in effect, they were murdering these poor laborers by taking away their livelihood. The one who is condemned and murdered is described as the righteous person, and it also says, "he does not resist you." Specifically this refers to the believers who were being oppressed.

They were living out Matthew 5:39 and not resisting the one who is evil. They were turning the other cheek. And in the next section of verses in James 5, which we'll study next Sunday, James encourages these believers to be steadfast and patient even as they endure such trials.

But we can't read these words in verse 6 without also thinking of our Lord Jesus Christ, the righteous One, who was condemned and murdered, and did not resist. He deserved no punishment. But He allowed Himself to be condemned and murdered. He subjected Himself to the torture of the cross in order to pay the penalty for our sin.

The oppression of the poor that James speaks of here can manifest itself in very blatant ways, as described here, or it can show up in much more subtle ways. In James 2 there was the issue of partiality in the church, where he wrote, "Listen, my beloved brothers, has not God chosen those who are poor in the world to be rich in faith and heirs of the kingdom which he has promised to those who love him? But you have dishonored the poor man." Oppressing the poor, dishonoring the poor, can manifest itself in various ways. Therefore let us all be wary of these sinful tendencies that can so easily accompany wealth. It may be the temptation to underpay someone who does work for you, or it may be as subtle as thinking that you're more important than someone else simply because you are more affluent.

3) Luxurious living (5a).

The third sin that we see is luxurious living. In verse 5, "You have lived on the earth in luxury and in self-indulgence." Again, this is not necessarily true of everyone who is wealthy. But it is certainly a temptation. Luxurious living and self-indulgence are certainly things that the wealthy are very susceptible to, and sins that often accompany wealth.

The little phrase there in the middle of the sentence, "on the earth," hints again at the contrast between earthly riches and heavenly riches. Those who live in luxury *on the earth* will often be those who weep and wail for eternity, as in the parable of the rich man and Lazarus. When the two men died, Lazarus was carried by the angels to Abraham's side, and the rich man was tormented in Hades. And the rich man called to Abraham to have Lazarus give him some water to cool his tongue. But Abraham responded, "Child, remember that you in your lifetime received your good things, and Lazarus in like manner bad things; but now he is comforted here, and you are in anguish." This is the reversal that will happen in eternity. The reversal of those who are rich in this world but without faith in Christ, and those who are poor in the

world but rich in faith. In eternity it will be shown what is true wealth, and what is true poverty.

To summarize this passage, we've seen the harsh judgment that James pronounces upon the wealthy. We looked at the futility of wealth in verses 2-3. And then we identified 3 sins which James condemns. Laying up treasure in the last days, oppressing the poor, and luxurious living.

To close I want to exhort us with the words of 1 Timothy 6:17-19. "As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life."