

# **James: The Practical Christian**

## **Warnings to the Wealthy**

*James 5:1-6*

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# Warnings to the Wealthy

## Scripture

William Jennings Bryan (1860-1925), the gifted orator and three-time United States Democratic nominee for President, is reported to have said, “No one can earn a million dollars honestly.”<sup>1</sup>

Tertullian (ca. 155–230), was a church leader and prolific author during the early years of Christianity. He is quoted as saying, “Nothing that is God’s is obtainable by money.”<sup>2</sup>

Bryan and Tertullian seem somewhat cynical about the acquisition and use of wealth, don’t they?

They seem to be echoing the teaching of James, the brother of Jesus, who wrote of similar concerns in the 1<sup>st</sup> century. In fact, James issues some very explicit warnings to the wealthy in our text for today. So, I invite you to pay attention as I read James 5:1-6:

**<sup>1</sup> Now listen, you rich people, weep and wail because of the misery that is coming upon you. <sup>2</sup> Your wealth has rotted, and moths have eaten your clothes. <sup>3</sup> 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. <sup>4</sup> 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. <sup>5</sup> You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter. <sup>6</sup> You have condemned and murdered innocent men, who were not opposing you. (James 5:1-6)**

## Introduction

The year was 1923. The place was Chicago’s Edgewater Beach hotel. The historic meeting at that time and place has been

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<sup>1</sup> William Jennings Bryan, “Money in Christian History,” *Christian History*, no. 14.

<sup>2</sup> Tertullian, “Money in Christian History,” *Christian History*, no. 14.

called one of the most significant financial meetings in the history of America. Gathered were several multi-millionaires who, if they desired, could have controlled the media, the utilities and the financial pulse of the nation.

The men who gathered for this time of consultation were the president of a large steel company, the president of a national city bank of New York, the president of a large utility company, the president of the largest gas company in the world, a famous and successful wheat speculator, the president of the New York Stock Exchange, a member of the President's cabinet, a great leader on Wall Street, the head of the world's greatest industrial and land monopoly combined, and the president of the bank of international settlements.

These ten brilliant and successful men gathered to evaluate their past and plan for their future. Their lives had been surrounded by what we would call success. In the eyes of the world these men were at the zenith of their careers.

A student of history and biography traced the lives of these ten men as they came to the surface twenty five years later between the years 1923 and 1948. It was a remarkable finding. And I will share that finding with you at the conclusion of this message.

Right now I want you to see that it must have been these kinds of people that James had in mind when he wrote in verse 1, **“Now listen, you rich people. . . .”** I'm sure that some of you are thinking, “Good, James is talking to rich people. I can just relax and sit this one out. I'll coast through this sermon and wait for the next sermon next Sunday. That one will apply to me.”

It would be easy for you to think that because you don't have what you consider an abundance of riches. But that is not true. This passage applies to many more than just the so-called “super rich.”

Most of you know that *Fortune* magazine reveals its *Fortune 500* each year. It is a pulse of the financial wealth of the most influential people of the world. It seems like they just never run out of zeros at the end of peoples' worth.

Like the poor, the rich will always be among us. But before we dive into this passage I want to make something clear. It is not true that only the poor go to heaven and the rich go to hell. There are some very ungodly, poor people and some very godly, rich people. There always have been and always will be.

It's been said that you can classify all people economically and spiritually according to four major categories:

*First, those who are poor without and poor within.* They have very little of this world's goods and know nothing of Jesus Christ. These are the multiplied millions that go to bed starving every night. Many of these people live in what we call the "10/40 Window," which refers to the Eastern Hemisphere between 10 and 40 degrees north of the Equator. Over 80% of the poorest of the world's poor live in this region of the world.

*Second, those who are rich without and rich within.* They have it made economically and spiritually. Abraham was one. As was Joseph, Daniel, and Job. In the New Testament, godly men like Joseph of Arimathea and Barnabas seem to have been wealthy.

*Third, those who are poor without and rich within.* That's where most of us would probably classify ourselves. We don't see ourselves as having very much of this world's goods but we know we are rich within because we have the gift of eternal life through faith in Christ.

But the truth is that we are not really "poor without." Very few of you can remember the last time you were significantly hungry and could do nothing about it. We are all well-clothed and clean. We all have dwellings that protect us from the elements. We are all truly blessed. It's easy to forget that just by being born in this country, we are automatically rich by comparison to almost any other part of the world. But we don't perceive ourselves as rich. However, biblically speaking, we are in fact "**rich.**"

A young girl who attended an exclusive school for children of movie stars, producers, and directors in Hollywood was asked to write a composition on the subject of poverty. This is the way she started her piece: "Once there was a poor little girl. Her father was

poor, her mother was poor, her governess was poor, her chauffeur was poor, her butler was poor, and in fact, everybody in the whole house was very, very poor.” The point is this: While you may not be keeping up with the Jones’s in your neighborhood, by the world’s standards you are truly **“rich.”**

*Fourth, those who are rich without and poor within.* These are people who have material wealth, but who do not have spiritual riches. They live with disposable resources at their command, but they do not have that incomparable gift of eternal life.

## Lesson

The context of this passage helps us to understand those whom James is addressing.

Last time, in our study of James 4:13-17, we saw that James was addressing those who make their plans without God, those who live and plan out their lives as though God did not even exist.

In James 5:1-6, James has in mind that same type of person. But now it’s not how they use their *time* but how they use their *treasure*. James addresses those who use their money as if there is no God. James issues four very practical warnings to the wealthy:

1. A warning against hoarding wealth (5:1-3),
2. A warning against stealing wealth (5:4),
3. A warning against self-indulgence (5:5), and
4. A warning against oppression (5:6).

### I. A Warning against Hoarding Wealth (5:1-3)

First, James gives a warning against hoarding wealth.

In verses 1-3 James writes, **“Now listen, you rich people, weep and wail because of the misery that is coming upon you. Your wealth has rotted, and moths have eaten your clothes. 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.”**

In the 1<sup>st</sup> century people didn't have banks or savings and loans accounts. So they would accumulate wealth in three basic ways. First, through food and food stuffs by having an abundance of grains and food to eat. Second, through clothing. And third, through precious metals and coins. Those who were wealthy ate well, dressed well and spent lavishly.

But notice in our text that when James refers to these three kinds of wealth he adds the elements of time and disuse. When time and disuse are added to these items, it will bring about rotting, moth eating or rusting problems. In other words, when you hoard all you have, it is rotting in your hands.

Earthly treasures just don't last very long. Think about it! You put your dollars in stocks and bonds, and suddenly what you thought you had is now gone. You put your dollars in a bank, and inflation eats away at it. Even your highly valued currency can quickly become devalued overnight. Your house, your car, your boat are all subject to deterioration, destruction and theft.

Southerland in his book, *The Professional Thief*, wrote, "There has not yet been invented by governments or police a lock that cannot be broken or a security system that cannot be violated."

And even if you are able to hold on to some of your earthly treasures throughout all of your life, James' point is that at death you must finally let go of them all.

That is why in Ecclesiastes we are told that all the things of this life are vanity. This word does not mean "vain" in the sense of "useless or stupid," but that all these things are "transient." They are cursed with being temporal and transient. When you die you will take out with you exactly what you brought in—nothing!

And it is to this point of death that James now points those who focus their lives on hoarding up earthly treasures. In verse 1, he tells them to **"weep and wail because of the misery that is coming upon you."**

The words translated **"weep and wail"** in verse 1 could be translated "shriek." This word describes the kind of misery that cannot be contained and must be exploded through the lips. James

is saying, “If you could see the misery that is awaiting you and account for it right now, you would shriek.”

James says that the corrosion of hoarded wealth **“will testify against you and eat your flesh like fire”** (5:3). This phrase is used in the Old Testament to describe the final judgment day.

When you hoard your wealth, it rots and will testify against you! But when you learn to give it away, there is always a fresh stream of God’s blessing! The principle is very simple: The one who waters will be watered. But the one who does not water is destined to become stagnant. As believers in Christ we must learn to handle our wealth loosely and not hoard it.

James is not speaking against careful planning. Proverbs 30:24-25 says, “Four things on earth are small, yet they are extremely wise: Ants are creatures of little strength, yet they store up their food in the summer. . . .” It is wise to save for a rainy day, or for retirement, or for unplanned emergencies.

However, James is speaking against hoarding wealth. James is opposed to hoarding wealth without regard to God and his will for your life. God has blessed every one of you with finances. You must go to God and say, “Lord, I don’t want to hoard wealth. I want to use the resources you have entrusted to me for the expansion of the kingdom. I want to sacrifice for the sake of the gospel.”

What does that mean for you? For some of you, it means evaluating your giving to the church. If you are not tithing, but in fact spend money on your personal pleasures and entertainment, you are hoarding wealth and spending it on yourselves.

Many years ago when I was a young student I heard a woman sharing her testimony during the worship service. I will never forget what she said. She quoted Isaiah 40:8, which says, “The grass withers and the flowers fall, but the word of our God stands forever.” She noted that in eternity, all things will pass away, except the word of God. She said that she wanted to give her life to something that was eternal. I knew then that I too wanted to give my life to something that was eternal. I wanted to invest in eternity.

Friends, every one of you can invest in eternity. You can invest in eternity in the use of your time. You can invest in eternity in the use of your talents. And you can invest in eternity in the use of your treasures. Let it never be said of you that **“you have hoarded wealth in the last days”** (5:3b).

## II. A Warning against Stealing Wealth (5:4)

Second, James gives a warning against stealing wealth.

In verse 4 James writes, **“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 were hiring men to do work, but they were not paying them for what they did. The word translated **“failed to pay”** is actually a lot stronger than that: literally, it means that “you have robbed or cheated those men.”

Have you observed how difficult it is to separate the rich from their money when it comes time to pay the bills? One of the signs of a selfishly rich person is a strong resistance to paying bills.

Do you remember Leona Helmsley, the New York City hotel operator and real estate investor, sometimes known as “the Queen of Mean”? In the 1980s she became infamous for being prosecuted, and eventually convicted and sentenced to prison, for income tax evasion. At her trial, one of the key witnesses against her was a former hotel maid who recounted having heard her say, “Only the little people pay taxes.”<sup>3</sup>

Why would those who are already wealthy cheat or rob the poor? The problem is that the rich always want more and more, and usually get more at the expense of the poor. It’s that desire for more and more and more that corrupts our character to the point that we will rob and cheat and steal to get what we want.

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<sup>3</sup> [http://en.wikipedia.org/wiki/Leona\\_Helmsley](http://en.wikipedia.org/wiki/Leona_Helmsley).

Notice at the end of verse 4 James points out that the voices of those who have been cheated have reached the ears of the Lord Almighty. He says that **“the cries of the harvesters have reached the ears of the Lord Almighty”** (5:4b).

Whenever you get so wrapped up in the pursuit of wealth that you stoop to stealing and cheating, James wants you never to forget that there is always one person watching with great interest, ready to judge those who are cheating.

Friends, heed the warning against stealing and cheating, and live honest lives and make an honest living.

### **III. A Warning against Self-indulgence (5:5)**

Third, James gives a warning against self-indulgence.

In verse 5 he writes, **“You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter.”**

This is a picture of the *Playboy* lifestyle of our day. Hugh Hefner didn't begin it. Neither did the Epicureans. It goes as far back as selfishness. Natural Man, given enough time, money and privacy, will turn it all toward himself. That's the kind of lifestyle mentioned here. Eat, drink, be merry, get fat—and James adds, “Get Slaughtered!”

### **IV. A Warning against Oppression (5:6)**

And fourth, James gives a warning against oppression.

In verse 6 James writes, **“You have condemned and murdered innocent men, who were not opposing you.”**

When James speaks of condemning the **innocent**, he is referring to the fact that the rich were taking the less fortunate to court and abusing the legal system with their power and influence. The result was that in some cases it seems that innocent men were tried and convicted of crimes and killed as punishment.

Whenever we see the power and influence that wealth brings, we're tempted to go after it because we're tired of being pushed around. We know the kinds of things money can do, so we do and say things we wouldn't normally do to increase our wealth, and thus our power and influence.

The power and influence of money can tempt you to act in ways that result in the oppression of others. In this text it's very clear that the ones being taken advantage of can do nothing about it. They're completely defenseless.

James is trying to show us here the hardness of heart that often accompanies the power of wealth. How easy it is to become so concerned with our own power and influence that we lose sight of the needs of others all around us.

## **Conclusion**

Proverbs 11:4 was written by a man who was very rich. His name was Solomon. He wrote these profound words, "Wealth is worthless in the day of wrath, but righteousness delivers from death."

This is a proverb of contrast. Solomon is saying the same thing James said. He is saying that when it comes to the final day, the day of wrath, wealth is worthless. But he says, "Righteousness delivers from death."

There is something that comes to your rescue when death comes—and that is righteousness. The New Testament makes very clear that it is not your righteousness, but the righteousness of Jesus Christ that is credited to your account by God when you trust him. Righteousness in Christ delivers when death comes!

The greatest of all equalizers is death! At the moment of death all people, rich and poor, are horizontal.

There is probably no sadder picture painted for us in all of the New Testament than the picture Jesus paints of a beggar named Lazarus with an unnamed rich man in Luke 16:19-31. The beggar's body is eaten up with sores. He sits at the rich man's doorstep

looking for crumbs from the table. But the rich man passes back and forth but never even gives the poor man the time of day. Then death comes. Jesus says that an angel comes and takes Lazarus to heaven. There he finds security, delight and love. Then, the rich man dies and Jesus says, "And in hell he lifted up his eyes and cried out, being in torment." Do you hear that? The rich man is in hell! Is he in hell because he is *rich*? No! He is in hell because he is *unbelieving*! Because his riches have him. Because he is possessed by his possessions. Jesus said that in hell he longs for relief.

Nothing is sadder than a person who spends all his life accumulating wealth who, just before death as he faces eternity, realizes that he really has nothing. When eternity dawns he has nothing. Everything he has lived for and hoarded all his life is taken from him.

In 1948, the finding about the ten men who had met twenty five years earlier in 1923 at the Edgewater Beach Hotel came to the surface. The documented evidence is as follows:

The president of the steel company had died bankrupt having lived his last five years on borrowed money; he died without a dime of his own. The president of the National City Bank was still alive but now he was living all alone as a recluse. The president of the utility company died a fugitive of justice; he was a penniless beggar in a foreign country. The president of the world's largest gas company had to be hospitalized as insane. The president of the New York Stock Exchange had just been released from Sing Sing Prison. The member of the President's cabinet was pardoned from prison so that he could die at home with his family. The wheat speculator had died by suicide. The leader on Wall Street died by suicide. The head of the monopoly in land and industry had died by suicide. The president of the bank of international settlements also died by suicide.

What a terrible end to these ten wealthy men.

Friends, heed James' warnings to the wealthy. Trust in Christ and invest in eternity. Amen.



# Mission Statement

The Mission Statement of the Tampa Bay Presbyterian Church is:

*To bring people to Jesus Christ  
and **membership** in his church family,  
develop them to Christlike **maturity**,  
equip them for their **ministry** in the church  
and life **mission** in the world,  
in order to **magnify** God's name.*

## Sermons by Rev. Freddy Fritz

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**PRAYER:**

We are dealing now, not with your money but with your soul. Has there ever been a time in your life when you became rich within? All your outer riches won't amount to anything when you draw your last breath. Riches don't profit in the day of death. If there has never been a time when you have received Jesus Christ, God's rich giver of salvation, into your life—now is that time. Right now. Don't dodge this issue. You may have heard this offer of salvation through trusting Christ hundreds of times but if the truth were known—you've never really acted on it.

I am speaking to some of you who are rich in this world's goods and in that only. What a sad way to live. Some of you are very good, church going, giving people but you know that Jesus Christ has never come into your life. That's because you have never turned from your sin and self-trust, and entrusted yourself to Jesus Christ—as the one who alone took the punishment for your sin on himself when he died on the cross.

The good news is that God promises not only to forgive you but to empower you for living the kind of life you were designed to live. The kind of life that is set free from the never ending bondage to money and things. They just cannot fill that emptiness inside you. That emptiness can only be filled by a personal relationship with Jesus Christ.

If you have never received Christ, believe on him today. Believe that he died for your sin.

Father, we all admit to you today how prone we are to bow before the idol of wealth. We ask you to take the words we have heard today from James and change our hearts. Grant us your grace and power so that we might sincerely turn from our many idols and find that fulfillment and joy in life you mean to be ours, not in the things that are temporal but in the things that are eternal. We ask this not for own sake but for Jesus' sake. Amen.

**CHARGE:**

As God's chosen people, you are a people who have received great riches in Christ—spiritually and materially. And in the brief lifetime God has given you—you have been called by him to store up treasures in heaven. How big is your heavenly account these days? Now, may the grace of our Lord Jesus Christ, the love of God, and the fellowship of the Holy Spirit, be with you all for evermore. Amen.