

Humility Concerning Material Wealth

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Thank you Brother Mark Tucker for helping us. As you probably know, Brother Tom had what I assume would be minor surgery on his vocal cords and they're telling him 100% he should be fine and back good, but they want him to rest his voice. And he said "If I come I'll be talking to everybody," so after singing this morning he said, "I'm just going to stay at home." And I'm glad he chose to do that.

James chapter 5, I have enjoyed looking at James again and seeing some brass tacks and getting down where the rubber meets the road exhortation from this pastor of this church of 2,000 years ago. Let me go back to what I said just a moment ago when I said, "I don't think I see America where Germany was." Maybe I spoke out of hand. I don't know that we are but I'm telling you the change in the church culture in just a few years, mostly it's evidenced by the silence that is so loud it's penetrating on moral issues, on the definition of marriage. It wasn't that many years ago when you had Jerry Falwell and D. James Kennedy and some other people who had a national voice. There seemed to be a conscience that came out of the evangelical church. It's just kind of like it's not there anymore. I don't want to alarm you, I'm not down about anything but the evangelical church today is swallowing and allowing if not embracing, a lot of stuff that is very, very serious and very concerning. And so in that way, there's a real parallel to what Bonhoeffer faced in Germany as he tried to reform the church and they just kept moving towards Nazism. He thought, "What is going on?" They had fanciful, creative and intelligent, if you will, ways to shape and massage that this was what was true to Christ and this is what was good in their evangelical faith because the national church of German was the Lutheran church. It had a rich history standing against the ritual of Catholicism and the error and coming out and embracing the true gospel but they had drifted away again. So I don't know where we're headed as America. It's not good right now. Brothers and sisters, we have to stay the course. I don't care if it's not encouraging. I don't care if it's not fun. We aren't here for fun. We're here for truth. But do you know what I found? Brothers and sisters that stand on the truth together have some fun but that's not what we're here for. May God just let us be in our own feeble way but by his strength, something of a light and maybe salt in our culture for this day.

Well, James has been talking about humility and he's talked quite a bit about humility in life's decisions, we talked about that. How to know the will of God. We talked about

humility in judging. We talked about that and how we are to judge each other. Now we're not to judge from a self perspective, our judgment one of another is to be for the glory of God and for the good of that other individual but we learned much of how to do that from James. Now we come to a third area of practical instruction here, where he talks about humility concerning material wealth. Humility concerning material wealth. Now, I use the word humility because the virtue of humility, I'm talking about true gospel wrought humility. Not humility that's put on by some men in the power of their flesh in order that they might look humble and might even parade their humility, that's pride. But I'm talking about a true gospel wrought humility. It's the cornerstone of true Christian living. Someone said one time, "Humility is not thinking low of yourself, it's forgetting yourself." It's being God-centered and saying, "What would honor and please the Lord? What is glorifying to God in this? I don't want to think of me, I want to think of God and what is pleasing to him." Well, that's what we're looking at here and once again the conclusions are not what maybe initially you would think. Humility concerning material wealth.

James 5:1-6. James begins and says,

1 Come now, you rich, weep and howl for your miseries which are coming upon you. 2 Your riches have rotted and your garments have become moth-eaten. 3 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! 4 Behold, the pay of the laborers who mowed your fields, and which has been withheld by you, cries out against you; and the outcry of those who did the harvesting has reached the ears of the Lord of the Sabbath. 5 You have lived luxuriously on the earth and led a life of wanton pleasure; you have fattened your hearts in a day of slaughter. 6 You have condemned and put to death the righteous man; he does not resist you.

Now, how would you like to have a pastor that gets up and says, "Weep and howl. Your riches have rotted. Your gold and silver has rusted," and just lays you out like this? It's likely James isn't perhaps talking to church members but from an earlier section in the epistle, probably some of the very wealthy in the community, probably the Pharisees, the religious leaders of the Jews, they had all the wealth of the day. It was a theocracy, they ran their country, of course, under Roman enslavement but they ran the country and they also had the religious authority. They were probably beginning to infiltrate into the church and have some influence, that's likely what he's addressing here. So he's talking to the rich who are the unrighteous rich. The wealthy who are the sinfully wealthy because the Bible does not condemn riches as such and wealth as such, but the fact that they had gone about gaining it and obtaining it in an unrighteous manner.

For example, the Bible does not condemn either saving or the acquiring of wealth. Just a few verses here 2 Corinthians 12:14 says, "For the children ought not to lay up for the parents but parents for the children." So he says, of course, there are things you must put money and wealth back for. That's a logical and good thing to do in life. 1 Timothy 5:8,

"But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an infidel." So God says you have to manage and be organized and have some discipline and have some savings to make sure you can take care of your own. Now, sometimes you get in a hard place you didn't predict was coming, but it would be sin not to work toward making sure you're taking care. Now as God said, the biblical principle is more putting something back for a rainy day, not enough for a world wide flood. You know, that's your conscience before a holy God. I don't know where God wants you. All I can do is give you the biblical principles but savings is not a sinful thing. In Matthew 25:27, the Lord is giving a parable and in that he says, "Didn't you ought to have put my money in the bank and on my arrival I would've received my money back with interest?" The Lord wouldn't use an inherent evil to illustrate a spiritual truth. The point we're making is: that was common in that day to save and earn interest and it was a good thing and a right thing to do.

Well, also acquiring wealth. The Bible does not condemn in any way the acquisition of wealth. The law, for example in the Old Testament, gave specific rules for getting and securing wealth. The Jews owned property. They worked on their grounds and their property, their real estate they owned, they gained profit from it. In the parables, our Lord indicates a respect for personal property and personal property ownership and for personal gain. So what James is saying here is the acquiring of wealth by sinful means and/or for sinful purposes that he is condemning. Of course, we have that condemned all through the Old Testament: the prophets of Amos, Isaiah, Jeremiah and others very specifically condemn the people when they took advantage of the less fortunate and trampled upon them that they might get even more extravagantly wealthy at the poor's expense.

Well, so there's another side to this: even if wealth is legally acquired, that is in God's will, we should be careful and not use it for extravagance when there is so much need and so much ministry work that could be performed. So the point of our text is, that the judgment of God is already on those who are in a wanton, premeditated lifestyle of hoarding wealth in a sinful way and trampling over others to obtain it. Now, he's not warning them about what's coming, he's basically saying it's already come. You're already under a judgment. It's kind of interesting the way he points this out. So this is not really a call to repentance here. He didn't really say that, he doesn't really say, "Turn and change," he just calls them out and pronounces the judgment that is on them for how they are living. That's once again, why I believe this is most likely some folks who have crept into the church out of the Pharisaical community who are wealthy and had a long generational track record of sinfully abusing the less fortunate to get an advantage for themselves.

First of all, let's look at the present judgment that James says is on such a person. The present judgment against the sinfully wealthy. In verse 1 he says, "Come now, you rich," and I think one way to think of this kind of rich person is a rich person who has made the obtaining of riches the goal of their life. The obtaining of riches becomes the end of what they live for. So he says that kind of rich person, they trust in riches. And then the last part of verse 1 and down through verse 3 he says, "Weep and howl for your miseries

which are coming upon you," notice they're already there. "Your riches have rotted," there's a rottenness in your riches, "and your garments have become moth eaten." I don't think that means literally, at this point, but it's a figurative word. It's almost like, "What is it doing for you? You've gotten a bunch of it. You've taken advantage of people. You've lived selfishly. You've lived extravagantly. You've trampled over others. Now, tell me how happy you've become." You know, that's one thing about when you make the ends of this world your goal, you're never satisfied, it's always more. You've got one million, gotta have two. Get three, gotta have five, whatever it is. Now, by the way, nothing is sinfully wrong about that and there's a verse I'm going to give you in a moment that I think just nails the balance. If I've ever seen a passage of Scripture, just a simple phrase that nails the balance it's this verse I'm about to give you in just a moment. He's saying, "Look, aren't you really miserable?" You know, I've known people like that who just - power, control and wealth just runs their life and it's almost like they just hop from one thing to another in the community that they might run it, control it and sometimes they're called control freaks, if you will. But the real truth is "they're not happy. They are not satisfied. They are miserable. That's what he's saying. That's part of the present judgment of God against them.

He says, "Weep and howl," and those words "weep and howl" literally have the idea of a pressure coming on you, such a crisis coming on you that you burst open into an emotional outburst of anguish. So he says, "There's something brewing in the heart of those who live for riches that brings them to a deep expression of anguish." Then he says, "For your miseries that are upon you," verse 1. Now, this word "misery" is an interesting word. It comes from two other words: one means to undergo and one means hardening. So he says, "You're undergoing a hardening," and that's part of the present judgment of God that's already on them. That is a scary thing and here's why: because when you start undergoing a hardness of heart, you also are undergoing a blindness of understanding and so you don't know you're getting hard. You're blind and that's a terrible predicament. As we look at the moral depravity of our present culture, how our culture is glorying in things they ought to be ashamed of, but as they become hardened in their sinfulness, they're blind to the reality that they are in bondage. And what do they do? They don't talk about, "Praise the Lord! I'm in bondage to this sinful immorality I'm parading and walking in!" No, they talk about their liberty, don't they? They talk about their freedom, "We're finally free. We're finally liberated." It's blindness. So God says here "To those who have made riches their God," they've striven for extravagance at the expense of others, he says, "there's a judgment on them and the judgment on them, there's a hardness that brings them to a miserable life." You know, as we grow older and we think about the last 20% of our years, I've prayed a lot lately about that in my own life and I've asked the Lord if he'd just let me be effective in my old age. I'd like to have nice things. I'd like to have a comfortable retirement. I'd like to grow old "with dignity" if that's God's will. That may not be. I don't know. But you can't make that your goal. You have to make the Lord your goal and the glory of God your goal. You may have to work at it, but it still doesn't have to be the center of your heart and the purpose of your life.

So there's this hardening, that brings misery, that's going on in the heart of anyone who has an insatiable appetite to gain the riches of this world. So there's something of a chain

reaction that sets up. First, there's that ever present lust for riches. Then that leads to a hardening of the heart and that always leads to misery. And very often the real fruit of this doesn't show up until our latter years. I've told you many times before: there's nothing more depressing and unattractive than a senior adult who claims to be a child of God who has a bitter spirit and a hardened heart. To think they've lived their whole life bearing the name of Christ and in their old age they're hard and embittered about life. Well I thought, "Oh God, give me wisdom to see that stuff as it creeps up in me." Don't you want to grow old with a sweet spirit? I think about, don't you want to grow old with a sweet spirit? A blessing so that people come visit you in the nursing home and they go away feeling blessed. You might be there by the way. I might be there. Don't we want to grow old being a blessing? Make sure you don't get under any of these judgments. Now, I'm not saying this is anything like a final judgment, but there are some present judgments that are being administered by God on the lives of those who make riches their God.

Listen to a couple of these verses, Luke 6:24-26. Jesus says, "But woe to you who are rich, for you are receiving your comfort in full. Woe to you who are well-fed now, for you shall be hungry. Woe to you who laugh now, for you shall mourn and weep. Woe to you when all men speak well of you, for their fathers used to treat the false prophets." Now again, take the context. He's not saying that being well-fed and being taking care of is some kind of sinful thing. No, these are those who set themselves up in self-righteousness as the authority over others, took advantage of others and lived for their comforts and gained what they had in a sinful way and Jesus is denouncing them with these woes. Then also 1 Timothy 6:7, "For we have brought nothing into the world, so we cannot take anything out of it either. If we have food and covering, with these we shall be content. But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. For the love of money," now that's a good phrase, that goes into those who want to get rich, when that's the centerpiece of your life, the love of money, the desire to get rich, that's "a root of all sorts of evil, and some by longing for it have wandered away from the faith." Isn't that interesting? It'll even drive you from your faith in Christ. "And pierced themselves with many griefs. But flee from these things, you man of God, and pursue righteousness, godliness, faith, love, perseverance and gentleness."

So first of all, James says here, "There is a present judgment on those who trust in riches and make those things their God." Now, he also says there's a future aspect of judgment for those who gain unrighteous or sinful riches. At the Great White Throne Judgment, the unrighteous rich will have God Almighty as their Prosecutor and as their Judge and he's going to summon some irrefutable witnesses against them. It's kind of interesting how James unfolds this and the picture he portrays before us here. First of all he says, "There's a day coming when your wealth will be brought to testify against you." In verses 2 and 3, "Your riches have rotted and your garments have become moth-eaten." It's as if it's open and laid bare before all in the court of divine jurisprudence God is going to say, "Look. Here's what you put your hope in," and it will be moth eaten, deteriorating stuff of this earth and that will bear witness against you. That's the point he's making. It's such an obvious truth that those who put their hope in this world are foolish. It's a futility and it's

vanity. He says, "These things are going to witness against you," and how it is true even in this life. Some dire crisis, some serious tragedy comes your way, I'm telling you when the doctor says "cancer," your bank account can't do anything. It's just can't do it. The houses, the wealth, the lands whatever it is, things are not sinfully wrong in themselves but if that's your hope, it's just so simply and obviously a false hope. It's a witness against you. It bares witness of your foolishness and your vanity. So these will stand ultimately as testimonies against us if we trusted in worldly things and not trust in the Lord. Someone said, "Riches in your hand is good provided it does not get in your heart." Did you hear that? Riches in your hand is good provided it does not get in your heart.

Now, here's the verse I think nails the balance, actually it's just one half of this verse Psalm 62:10, "If riches increase, do not set your heart upon them." Isn't that good? If riches increase. There's nothing wrong with riches increasing. We have some businessmen in our church and I know some of you have done well and I praise God for you, but I would just keep exhorting you as I'd exhort Brother Jeff, "Don't set your heart on it, though." Enjoy it. Praise God for it. Buy some nice stuff. Give a lot to the Lord's work. Help a brother in need. If God gives you more, praise his name but guard your heart from being set upon it. You say, "That's a good word. If riches increase, don't set your heart upon them." Now look, this isn't just a truth for those who are extravagantly wealthy like James is probably referring to. You might be driving a \$4,000 car and in your community you went up to an \$8,000 car and you're the big dog now. You can be just as wickedly sinful by setting your heart on your new wealth as the man who sets his heart on his next million-dollar project. Amen. It's the heart, not the dollar bill amount. I've told you before: I've known a lot more people who had the sin of the love of money who didn't hardly have any money, than I've known wealthy people who had the sin of the love of money. Now, the main reason for that is I know a whole lot more poor people than I know wealthy people and that's just the way it is but the principle is in the heart. So kind of like what Paul warned the Gentiles since they are grafted into the gospel not to get arrogant and think they are superior to the Jews. Just because you may not have a whole lot of this world's wealth compared to some man don't think you're exempt from the same kind of sins. We're all prone and vulnerable here. "If riches increase, do not set your heart upon them."

First of all, he says, "There's a future judgment and it's as if witnesses are going to be brought forth against you and it's going to be your moth eaten, rotting garments and the stuff you put your hope in and it's not going to be any good. It's not going to avail you anything." Secondly he said, "The workers that you've mistreated will witness against you." Look at it there in verse 4. He said, "Behold, the pay of the laborers who mowed your fields, and which has been withheld by you, cries out against you; and the outcry of those who did the harvesting has reached the ears of the Lord of the Sabbath." Now, I want to be careful here. I don't want to misspeak but I think that in a country like America and probably most of Western civilization today, it would be impossible to abuse employees the way you could abuse an employee in this day. I mean, there were no employment laws, minimum wage laws, that kind of stuff didn't exist so it's literally impossible maybe to do what they did. However, the heart of the matter is important. I know I'm talking to a minority of people here but if you hire people, you try to get by

with the least amount possible. I'm not talking about you having to be excessive but do you have the heart to say, "What's the best I can do? How can I bless these folks?" I think that's what would be pleasing to the Lord, to know that you're trying to do the best you can for those that work for you and help you gain wealth.

Now, the far extreme of this is these people in this case who were literally hiring a person, working them all day long and giving them practically nothing. It was an extreme, selfish, brutal abuse of those who worked under them. The Old Testament has so many warnings about this. Deuteronomy 24:14 and 15, "You shall not oppress a hired servant who is poor and needy, whether he is one of your countrymen or one of your aliens who is in your land in your towns. You shall give him his wages on his day before the sun sets, for he is poor," and this is a neat phrase, "and sets his heart on it." There's a spiritual principle here about work, that a man should go to work with the hope of what he's going to gain material out of it. That's a good thing. That's spiritual and God given that principle. And when you withhold from a man what's rightfully his when he's labored for you, you destroy something in him. You crush something inside of him. That's what he's saying here. Another verse, Leviticus 19:13, "You shall not oppress your neighbor, nor rob him. The wages of a hired man are not to remain with you all night until morning." Now, of course in this day, a person was paid at the end of the day and so some of these ultra-wealthy people that had all the power and control, nobody would call their hand on it and they could really abuse people, just neglect to pay them altogether for a day's work. Well, the Bible says, "He'll cry out against you," Deuteronomy 24, and he'll cry to the Lord and it will become sin against you or sin for you to have done such a thing.

Now, that's one of the reasons why when we have evangelists that come through here and we take up an offering for them, I always give them their check before they leave town. I just think it's a principle here. They have toiled and labored among us and I want them to have the reward. It's a blessing and Paul told the Corinthians, he used about seven or eight different illustrations, how even a minister is to minister in hope like a plowman plows in hope and a herdsman keeps the livestock in hope of receiving proceeds from it. It's just a principle that God has for all the economy of men. So he says, "These folks who you have cheated while you lived luxuriously on the earth, that's going to be a witness against you in judgment." Well this is practical, A, B, C, clear-cut stuff.

Now look at verse 6, "You have condemned and put to death the righteous man; he does not resist you." So this may have two parts to it: perhaps there's a sense in which they condemn the righteous man to even death almost if they're not paying him, he's that needy, leaving him out without shelter, without necessary food and that could literally happen in this day. But more than likely he's pointing out the reality that those with the power and with the wealth control the courts and so they can manipulate the courts in their own favor. And if one of the poor of the culture would dare file a lawsuit and would try to get what was rightfully theirs, why these guys had the power with the courts and they could just have the man condemned for something that's frivolous or really has nothing to do with the case. So they were robbing these guys of their wages and then as it is often, the wealthy controlled the court system. As a matter of fact, back in James 2:6,

he talks about the wealthy who drag you before the courts. Not a whole lot has changed in 2,000 years, has it? That's something that's going on even sometimes in our world, maybe more often than we would like to admit. Someone said one time, "The Golden Rule to these people is: he who has the gold makes the rules." That's I think what James is saying here. But the ultimate point of James is: these will bear witness against you. Howl and weep and be miserable. The workers and the wages you've denied them, all of this is coming against you for living for yourself and not caring about others.

Now four quick thoughts here. The Bible does warn us against the attaining and securing of wealth by sinful or illegal means. We need to remind ourselves afresh and anew of the basic truths that you know very well here at Grace Life. 1. God owns all wealth. I don't care what you have. I don't care how hard you worked for it. In the final analysis God owns it all. By the way, the United States government doesn't own it, it's yours but it's really God's. So it's God's. All the wealth is his.

Secondly, he permits us to be stewards of his wealth for his glory. We have a stewardship. Do you know what a stewardship means? It means you manage the property of another and that's the way a child of God lives. If God's given you whatever degree of wealth he's given you, very little or a great amount, you should have a humble attitude that God has allowed me the stewardship of this wealth that I have been given. And by the way, in God's sovereignty, one brother over here has lots of wealth and in God's sovereignty, an equally godly, committed hard-working brother over here doesn't have much wealth. God distributes it the way he sees fit. It's the management that's judged. It's a stewardship. We have stewardship.

Thirdly, wealth obtained by fraud or wealth obtained sinfully brings the judgment of God against us. And by the way, let me give you two sides to that coin. We've belabored with exhaustiveness the judgment against the extravagant wealthy who have fraudulently gained their wealth, but it's fraudulent in a culture when those who have less, think they deserve from those who have more simply because they have less. Did you hear me? That's fraudulent. You don't deserve more simply because others have more than you have. This whole thing of economic justice we're hearing about over and over from our politicians, that's not a biblical concept. Now while the wealthy should be generous to help others, that whole concept of, "Well, some have more so I deserve some of what they've got," is wickedness. It's not a sound biblical principle. So it's all God's. We have a stewardship of God's stuff for his glory and wealth obtained by fraud dwindles and the judgment of God is against us for that and we must always put God first in our lives and he will see to it that we always have all we need.

A simple truth, I hope it's anchored in our souls from childhood. Matthew 6:33, "Seek first the kingdom of God and his righteousness all these things shall be added unto you." All these things. All the things you need and that's really a subtle difference but it's a monumental difference too because I don't know your heart and you don't know mine. You may have lots of wealth and it's perfectly fine with God and you got it right with God and you hold it loosely and you don't set your heart on it. But then again, you may look just the same on the outside but your heart will be right the opposite. You are putting

your heart on it. It is too valuable to you. It's a trust in your life. And I would hope that for all of us Americans compared to the rest of the world we're all pretty much wealthy, I hope we live with some kind of tension in our hearts that says, "Lord, help me to see the truth. Help me to guard my heart. Help me that when I have nice stuff that I praise you for it, use it for your glory but don't set my heart on it." I think that's a healthy way and a wise way to live. You know, there's a real point of diminishing returns with the world's wealth. It just has inbred in it the capacity to deteriorate and decay. Luke 12:15 and he said to them, "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." So he said, "Don't let that consume you."

Two more thoughts here: we are not to live extravagantly and withhold what's needed from others or what's rightfully belonging to others if they are employed by us or whatever; and even if all wealth is earned lawfully and in God's will, we should not waste it on extravagant living when there are too many needs that need to be met. Extravagance has a way of ruining character. Add character with wealth and you can produce a lot of good but add self-indulgence with wealth and you can produce a lot of evil and certainly a lot of sin. Now it's possible to be rich in this world and yet poor in the next. It's possible to be poor in this world but very rich in the next. Tragically, it's very possible to be poor in this world and very poor in the next. Let's be rich in this world in the Lord and much richer in the next in the Lord. So Jesus when he returns will make some poor people rich and he will make some rich people very poor. It all depends on the spiritual condition of your heart. What we keep we lose and what we give to God we keep and he adds interest to it. Amen?

Let's stand in prayer.