

James 5:1-6 Warning to the Rich (General Principles Concerning the Misuse of Wealth and Power)

Wealth and the use of money is a common theme in James. It is a common theme because all of us use money. We need money to pay the bills and feed our families. And we all have different jobs, professions, different means of acquiring money. And we are all at different levels, some wealthy, some poor, and all in between. This is the 3<sup>rd</sup> time James has addressed the issue of wealth. And every time, it is a warning particularly to the rich to have a proper attitude about money, particularly humility, knowing that everything we have has come from God. In vv. 9-11 we read: **“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.”** And then in cp. 2 he warns of the sin of partiality, as the rich among his readers are showing favoritism to important people coming into their meetings and neglecting their poor brothers and sisters. And he rebuked them sharply reminding them they were not follow the royal command of Christ to love one another (2:1-8).

And now in cp. 5, we see James’ final warning to those who abuse riches. Now, let me be clear up front that James is not condemning money perse, or those who have money. He is giving a warning against a heart attitude prevalent among the wealthy. For we all know and have met and have heard and read about those who have money and have a humble attitude toward their possessions; they know that God is the one who gives and God is the one who takes away. They are merely trying to be a good steward of what God has given. This is James’, and my desire as a pastor for myself and all of us. This morning, I have 3 general truths followed by a number of applications.

1. Riches are temporary. The physical treasure of this world are transitory; they are fleeting. As our lives are mist, so are our treasures. We see this truth throughout the passage. Look at v. 2: **“Your riches have rotted and your garments are moth-eaten.”** How quickly does a banana rot if you leave it in the bowl for more than few days? The same goes for clothing. It will wear out. Or, if a moth gets into your closet, you will quickly find holes in your dress or your pants. In v. 3 he says, **“Your gold and silver have corroded . . .”** Gold and silver lasts a long time, even thousands of years. Yet, they still corrode. In the same way, such are our riches; our money, our houses, our cars, our favorite keepsakes we find so valuable; even silver and gold.

Brothers and sisters, you cannot take your riches with you! Therefore, what you value, must be what God values. Who was arguably the richest man who ever lived? It was King Solomon. When he was king, silver was as common among the people as stone (1 kings 10:27). Can you imagine? And at the end of his life he writes: **“I made great works. I built houses and planted vineyards for myself. I made myself gardens and parks, and planted in them all kinds of fruit trees. I made myself pools from which to water the forest of growing trees. I bought male and female slaves, and had slaves who were born in my house. I had also great possessions of herds and flocks, more than any who had been before me in Jerusalem. I also gathered for myself silver and gold and the treasure of kings and provinces, I got singers, both men and women, and many concubines, the delight of the sons of man. So I**

became great and surpassed all who were before me in Jerusalem. And whatever my eyes desired I did not keep from them. I kept my heart from no pleasure in all my toil . . . Then, I considered all that my hands had done and the toil I had expended in doing it, and **BEHOLD, all was vanity and striving after the wind, and there was nothing to be gained under the sun**” (Ecc. 2:4-11). Brothers and sisters, if . . . when . . . we discover this truth, we are truly wise. The important things are fear of God, trusting him, loving him, and doing right to our neighbors in love. And all the things God has given us must be used for these purposes. This is wisdom!

Application: Since riches are temporary and instable even in this life, we must learn to be content with what God gives. (See James 1:17). A good example is a child, or even a young teen-ager who depends completely on the provision of his/her parents. I think of Abby. We’ve always required our kids to work and make some money in order to learn how to manage money and build good habits while under our care. But, up until that time, they were happy with the very little monetary allowances and gifts from us. In the same kind of way, as we work and make money as God gives, we are content . . . know that God has given us EVERYTHING we need for life and godliness in this life. As Paul reminds Timothy, **“Godliness with contentment is great gain.”** And let me say one more thing here. This is something we learn as we are being more and more sanctified. Phil. 4:11-12: **“For I have learned in whatever situation I am to be content. I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need.”**

2. Riches can bring great troubles to our lives. Solomon says that riches can be a great blessing from God. Prov. 10:22: **“The blessing of the LORD makes rich, and he adds no sorrow with it.”** But, when wealth lacks the blessing of God, trouble comes. And let me be clear. It is not riches themselves that bring trouble. But when we love our riches and idolize our riches, trouble will surely come. In our context I believe James is speaking to non-Christians. He is using a general principle to warn his readers who about such sins. Look at vv. 4-6 **“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. 5 You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter. 6 You have condemned and murdered the righteous person . . .”** Here we see fraud, we see an emphasis on luxury and self-indulgence. We see condemnation and hate . . . all because of the love of riches.

One example is King Ahab, the evil king of the northern kingdom. He was certainly a man of great wealth. But he wasn’t content. And one day as he looked toward his neighbor’s house, Naboth, he saw a beautiful garden. And he wanted it. He went to Naboth and tried to buy it. But, Naboth said, *“No. I can’t sell my family inheritance.”* And what did Ahab do? He went home, laid on his bed with his face down and sulked like child not getting his way. So his wife, Jezebel said, *“Why are you so upset?”* And after telling her, she sent worthless men to falsely accuse him of blasphemy against the king. And they took him out and stoned him. And Ahab took his possessions. Immediately God sent Elijah to Ahab who said, *“In the place Naboth was killed, so will the dogs lick your blood”* (1 Kings 21). We have so many examples of in the Bible where the love of riches leads to all kinds of evils.

Brothers and sisters, beware of the love of riches. This was a problem in James' context. Some of the Christians were showing favoritism to the wealthy person by giving them special seats in their meetings. They did this because they saw money as a means to gain (James 2:1-7).

Apparently, the same thing was happening in Ephesus with Timothy's congregation. Amidst constant friction and fighting in the congregation, he tells Timothy: "there are some . . .

imagining that godliness is a means of gain." But then he says, "**But godliness with contentment is great gain, for we brought nothing into the world, and we cannot take anything out of the world. But if we have food and clothing, with these we will be content. But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. 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**" (1 Tim. 6:6-10).

3. Judgment is coming upon those who trust in their riches. As we've seen in James, the coming judgment of God is both a motivation to sinners as well as a motivation for God's people who are being persecuted. In this text we see four accusations against those who abuse their wealth. And for these things, judgment is coming.

i. The first accusation is hoarding wealth. Look at v. 3: "**You have laid up treasure in the last days.**" And as we've seen already, all our wealth will rot away, waste away, run out, corrode, etc. Now, there are some very wise words about working and saving in the Bible. So do not think we are not to save and put away for hard times. James is not saying this. But, there can be a sin of hoarding wealth at the expense of the poor and needy. Especially for those who are wealthy, we must ask, "When is enough enough?" And I think the application of this will be for each individual, for each family, and even for every local church. I don't have the specific answer. And as a church, we must ask ourselves the same question. This passage should make us ask the same questions about our own money in the bank. We must be wise with our budgets (and I think we have been). But at the same time, we must know where it all comes from and how easily it can be taken away.

ii. The 2<sup>nd</sup> accusation is for cheating workers of their wages. The accumulations of the rich were multiplying while others in need were dying. Look at v. 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.**"

iii. The 3<sup>rd</sup> accusation is for living in self-indulgence. Look at v. 5: "**you have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter.**" Can you imagine big fat cows joyfully eating and eating and eating on the very day of their slaughter. This truth must be a warning to all of us. Do we enjoy our stuff, our toys, our possessions, at the expense of that which is eternal, unaware that judgment is coming, and could be very close? We must ask, "Are we overfed and unconcerned?"

iv. The final accusation is for condemning men. Look at v. 6: "**You have condemned and murdered the righteous person.**" Now, as we've seen in James (4:2), I am not sure he is speaking of actual murder, but to do evil to our brother, even in our heart (Jesus' teaching). And, in Jewish teaching "to deprive a person of their support is the same as murdering them"

(Blomberg and Kennell, in *James*, cited in Platt, *James*, p. 98). At the end of the day, they were playing God, and condemning the poor.

Today, the judgment of God upon those who love their riches and use their riches in an ungodly way is a great warning; it is a warning to Christians and non-Christians alike. We must never forget that when we trust in our riches in the ways James is describing, we sin. We fall short of the glory of God.

In Luke 12 Jesus tells a parable. Speaking in the context of being content and not coveting, He says, **“Take care, and be on your guard against all covetousness, for one’s life does not consist in the abundance of his possessions”** (12:15). And then, he says, **“The land of a rich man produced plentifully, and he thought to himself, ‘What shall I do, for I have nowhere to store my crops?’ And he said, ‘I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, “Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.”’ But God said to him, ‘Fool! This night your soul is required of you, and the things you have prepared, whose will they be?’ So is the one who lays up treasure for himself and is not rich toward God”** (Luke 12:13-21).

Let me end with some applications.

Application: Gold and silver will not save you on the day of wrath. Ezekiel warns Israel of the coming day of wrath. Concerning their riches he says, **“They cast their silver into the streets, and their gold is like an unclean thing. Their silver and gold are not able to deliver them in the day of the wrath of the LORD. They cannot satisfy their hunger or fill their stomachs with it. For it was the stumbling block of their iniquity”** (Ezek. 7:19). Beware of a false security associated with our riches.

Application: We cannot overlook the fact that the “rich” and the “unrighteous” are so often associated. Jesus says, **“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”** (Matt. 19:24). Therefore, beware, lest your riches cause you to sin and even miss the kingdom.

Application: Allow the coming judgment of God to lead us to repentance. Look back at v. 1: **“Come now, you rich, weep and howl for the miseries that are coming upon you.”** Let me also say here that this passage isn’t just a warning to those who abuse their riches. It is also a comfort to the poor. The judgment of God is coming and there will be a reversal of roles. I think clearly of the rich man and Lazarus.

Application: Riches have no foundation whatsoever to the world to come. These “riches” are fleeting as is our life. As Job says, “I brought nothing into this world. I can take nothing out.”

Application: Riches are a gift and they are given as aides in this life. Remember that “every good and perfect gift come from God above (James 1:17). And they are always subordinate to the ONE who gives.

Application: It seems that James use of the perfect tense in vv. 2-3 points to the fact that riches have already lost their luster and those who rely upon those riches are blinded. This serves as a

warning to Christians who may be blind to such things. I think this is especially applicable to the American Church.

Application: Both “tongue” and abuse of “wealth” are tests of the heart. For where your treasure is, there your heart will also be.

End with Jesus as our example from Phil. 2:5-11: **“Have this mind among yourselves, which is yours in Christ Jesus, who, though he was in the form of God, did not count equality with God a thing to be grasped, but emptied himself, by taking the form of a servant, being born in the likeness of men. And being found in human form, he humbled himself by becoming obedient to the point of death, even death on a cross. Therefore God has highly exalted him and bestowed on him the name that is above every name, so that at the name of Jesus every knee should bow, in heaven and on earth and under the earth, and every tongue confess that Jesus Christ is Lord, to the glory of God the Father.”**