

“Warning Against the Abuse of Riches”

James 5:1-6

Come now, you rich, weep and howl for the miseries that are coming upon you. ²Your riches have rotted and your garments are moth-eaten. ³Your gold and silver have corroded, and their corrosion will be evidence against you and will eat your flesh like fire. You have laid up treasure in the last days. ⁴Behold, 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. ⁵You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter. ⁶You have condemned and murdered the righteous person. He does not resist you.

The Lord is putting forth another test of faith through James. This test challenges people who profess to be followers of Jesus to evaluate the way they handle their riches. To get the most out of this text we must take a scalpel to it and dissect its context and intended meaning. We must do this by first answering a few basic questions that are not easily answered as we might think. The first question that we need to ask is whom is James speaking to and/or about? In other words, who are the rich and who is the warning specifically addresses too?

The rich people that James is addressing are people who attend the home churches he is writing too, who profess with their mouths to be among the true believers. It does not make sense, as some commentators assert, that James is addressing the rich outside of the church. Why would James write to people who will not read or hear this letter be read? He addresses the rich in the second person as though he is speaking directly to them. If this message was for those outside the church he would have instructed his readers to go tell them this particular message, which he does not. This message is for the church of first century and it is for the church today.

What makes a person rich? Many of us have already checked out this morning because we always check out when people start talking about being rich. Very few people here consider themselves rich. We must remember that from a human perspective, rich is relative. I've been places where I would be considered

one of the richest people in an entire city. When we ponder our riches we immediately look around and say, "I have more than so and so, but I certainly am not as rich as this or that person." God did not write this passage for us to interpret it through the lens of relative riches. We must define wealth and riches as God defines it through His Word.

First of all, riches are not simply measured by money alone. Riches are resources that God has given to us. These resources include land, food, possessions, homes, and money. We tend to throw everything into the money bucket because culturally we connect all these resources to money. But we cannot separate these things in our minds as we are hearing this message. Everything we have that is discretionary is considered by God to be our riches. Everything we possess that does not directly meet a specific need we have for basic survival is considered riches. If we have four walls around us and a fire pit in the center we could call that shelter our home. Therefore, the electricity, furniture, light fixtures, toilets, etc... are considered our riches. If we have food to put into our mouths to feed our bodies we have what we need. To have dishes, utensils, salt and pepper, and gourmet cooking is riches.

So who are the rich? We are. What are the riches? Everything God has blessed us with beyond our basic needs for survival. Who is James *directly* addressing? People who profess to be Christians, yet abuse their riches for selfish gain instead of the Glory of God the Giver of the riches. People who clearly love money more than they love God. They claim to serve Christ but truly they serve money, which is impossible according to Jesus. He is warning them of that their profession of faith is empty if they do not repent. *Indirectly* James is warning true Christians that may be falling into the sin of abusing their riches. If that is the case, he is calling for a change of behavior. It is also a time of reflection for all Christians to evaluate how they are treating their riches in light of what God intends for their lives. As a side note we need to keep in mind that James is likely writing to a group of churches that have members who are truly poor and people who are truly rich. The divide would be greater than in our church today where in a very real sense we are all rich. However, the heart issues being dealt with are the same in all cultures and times.

In light of that, let's look to see exactly what James is communicating. He puts forth 4 specific abuses that are happening among the rich of his hearers.

1. Hoarding Riches (5:2-3)

² Your riches have rotted and your garments are moth-eaten. ³ Your gold and silver have corroded, and their corrosion will be evidence against you and will eat your flesh like fire. You have laid up treasure in the last days.

At first reading it seems that James is being extreme about this issue. But, the truth is he is speaking very consistently with all of Scripture. The Old Testament prophets are replete with harsh warnings against abusing wealth.

Is. 3:14-15 *The Lord will enter into judgment with the elders and princes of his people: "It is you who have devoured the vineyard, the spoil of the poor is in your houses. ¹⁵ What do you mean by crushing my people, by grinding the face of the poor?" declares the Lord God of hosts.*

Amos 8:4-10 *Hear this, you who trample on the needy
and bring the poor of the land to an end,
⁵ saying, "When will the new moon be over,
that we may sell grain?
And the Sabbath,
that we may offer wheat for sale,
that we may make the ephah small and the shekel great
and deal deceitfully with false balances,
⁶ that we may buy the poor for silver
and the needy for a pair of sandals
and sell the chaff of the wheat?"
⁷ The Lord has sworn by the pride of Jacob:
"Surely I will never forget any of their deeds.
⁸ Shall not the land tremble on this account,
and everyone mourn who dwells in it,
and all of it rise like the Nile,
and be tossed about and sink again, like the Nile of Egypt?"
⁹ "And on that day," declares the Lord God,
"I will make the sun go down at noon
and darken the earth in broad daylight.
¹⁰ I will turn your feasts into mourning*

*and all your songs into lamentation;
I will bring sackcloth on every waist
and baldness on every head;
I will make it like the mourning for an only son
and the end of it like a bitter day.*

Jeremiah 5:27-29 ²⁷ *Like a cage full of birds,
their houses are full of deceit;
therefore they have become great and rich;
²⁸ they have grown fat and sleek.
They know no bounds in deeds of evil;
they judge not with justice
the cause of the fatherless, to make it prosper,
and they do not defend the rights of the needy.
²⁹ Shall I not punish them for these things?
declares the Lord,
and shall I not avenge myself
on a nation such as this?"*

Those are just a few examples. God has never been pleased with the abuse of riches. It is not as though God is concerned with what we choose to do with our money and possessions, it is that God is deeply concerned with what we choose to do with HIS money and possessions. *The earth is the Lord's and the fullness thereof, the world and those who dwell therein*, (Ps. 24:1 & 1 Cor. 10:26). We belong to God and everything we possess belongs to Him. We have been given a stewardship of all he has determined we should have and we are responsible to handle it a certain way that he has determined. To deny that or refuse to accept and obey that is to rebel against a Holy and Just God. One of the ways we deny that or disobey that reality is to hoard wealth.

James says, ² ***Your riches have rotted and your garments are moth-eaten.***
³ ***Your gold and silver have corroded.*** Decay and corrosion are signs of sitting idol. What happens to metal if it sits unused? What happens to food that is uneaten? Did Jesus not already command us not to do this? He told us not to store up treasures on earth where moth and rust destroys or where thieves break in and steal. Instead, he told us to store up heavenly treasures (Mt. 6:19-20). Heavenly treasures are tangible or physical treasures. Jesus is commanding us to

trade the tangible earthly treasures for spiritual treasures that will be rewarded in heaven.

*A great example of this is the use of a home for a home fellowship group.

It is not as though Jesus' command or James' warning are suggestions on how to live your best life now. They are legitimate warnings against the judgment and wrath of God to come on this sin.

and their corrosion will be evidence against you and will eat your flesh like fire. You have laid up treasure in the last days.

Jesus taught us in Matthew 25 a parable about 3 servants who were entrusted with a master's money. He gave them each a certain amount of money that he believed they could handle. Two of them invested and made a profit on the return but one of them hoarded the master's money. To the two who invested and made of profit the master said, "Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master." To the one who buried his treasure the master said, ²⁶*But his master answered him, 'You wicked and slothful servant! You knew that I reap where I have not sown and gather where I scattered no seed? ²⁷ Then you ought to have invested my money with the bankers, and at my coming I should have received what was my own with interest. ²⁸ So take the talent from him and give it to him who has the ten talents. ²⁹ For to everyone who has will more be given, and he will have an abundance. But from the one who has not, even what he has will be taken away. ³⁰ And cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth.'*

What do you want to hear?

2. Unjustly Acquiring Riches (5:4)

A second way that people abuse riches is to acquire them through wicked and ungodly means.

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.

Deut. 15:9-11 says, “⁹ Take care lest there be an unworthy thought in your heart and you say, ‘The seventh year, the year of release is near,’ and your eye look grudgingly on your poor brother, and you give him nothing, and he cry to the Lord against you, and you be guilty of sin. ¹⁰ You shall give to him freely, and your heart shall not be grudging when you give to him, because for this the Lord your God will bless you in all your work and in all that you undertake. ¹¹ For there will never cease to be poor in the land. Therefore I command you, ‘You shall open wide your hand to your brother, to the needy and to the poor, in your land.’”

In Matthew 6:2-10 Jesus taught us how to give to the poor so that our Father in heaven will reward us and in Galatians 2:10 Paul says that we are to give to the poor.

With holding wages from hired laborers is the very opposite of how followers of Christ are to treat the poor. We have to be honest and admit that we live in a culture where corrupt business practices are often the norm. There are many gray areas when it comes to attaining riches. However, Christians are called to live holy lives, counter-cultural lives that are marked by purity and integrity. We do not defraud the poor for our own personal gain, we love and support the poor with the means that God has entrusted to us.

3. Self-Indulging in Riches (5:5)

Not many of us struggle with the temptation to defraud the poor just to get richer but I’m afraid we will all find ourselves in this next temptation and that is to indulge ourselves with our riches.

⁵ You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter.

The phrase “living in luxury” is translated from the Greek word *Truphao*, which means delicate or soft. James is saying you are choosing to live softly because

your riches can afford you this life, but is that what God has called you too? Did God entrust riches to you so that you can live in luxury or so that you can serve Him and his kingdom better?

Living in self-indulgence is translated from the word *spatalao*, which refers to giving oneself to the pursuit of pleasure. These are not godly pleasures but earthly pleasures. Fattening your hearts extends from this idea. You have stuffed yourselves with every luxury you could afford all to be led to the slaughter. What did all that pleasure amount too if it led you to eternal destruction? What did you profit by gaining the world if you forfeited your soul?

We are all rich enough to buy things just because we want too and because we love the way it makes us feel, even if it is a fleeting feeling, but lets also look beyond money. We spend our time for the same sinful reasons. We use our homes vehicles and food for the same sinful reasons; because we just want too and love the way it makes us feel. Sacrifice doesn't feel good till after it's over and sometimes not even then. But self-indulgence always feels good.

The Prodigal indulged but the by the grace of God his riches ran dry and he had time to return home and repent. So do you today. Leave the slop and come home and eat at the Father's table before its too late. There is a day of slaughter coming for the wicked rich.

4. Destructive Riches (5:6)

Another manifestation of this sin is much like the unjust treatment of the poor to gain riches. It is the condemning and in some cases for James' readers the murder of the righteous.

⁶You have condemned and murdered the righteous person. He does not resist you.

The love of money can affect the love of others, and at its worst can result in hatred and mistreatment of the church. **He does not resist you** is likely further clarification on who the righteous are, people who do not resist their enemies but prays for them. Those who turn the other cheek.

¹¹ For this is the message that you have heard from the beginning, that we should love one another. ¹² We should not be like Cain, who was of the evil one and murdered his brother. And why did he murder him? Because his own deeds were evil and his brother's righteous. ¹³ Do not be surprised, brothers, that the world hates you. ¹⁴ We know that we have passed out of death into life, because we love the brothers. Whoever does not love abides in death. ¹⁵ Everyone who hates his brother is a murderer, and you know that no murderer has eternal life abiding in him.

¹⁶ By this we know love, that he laid down his life for us, and we ought to lay down our lives for the brothers. ¹⁷ But if anyone has the world's goods and sees his brother in need, yet closes his heart against him, how does God's love abide in him? ¹⁸ Little children, let us not love in word or talk but in deed and in truth. ¹⁹ By this we shall know that we are of the truth and reassure our heart before him;

True Christians do not seek to condemn and murder their brothers and sisters in the Lord. If their riches causes them to mistreat other believers then they are clearly not true believers.

Conclusion:

If you find yourself guilty of these abuses of riches today is the day of salvation if you repent and turn to Jesus. There is a real judgment coming when Christ returns and what you have done with your riches will testify against or for you.

If you are a true Christian but find yourself falling into the trap of your riches than repent and turn to Christ for the power to change. What you have is not your own. God has given you a stewardship and you must use it for his purposes.

If you are a true believer and you have found yourself innocent of these sins praise God this morning for the power of grace in your life.

CG Discussion Questions

1. How do we tend to define riches compared to how God defines them?
2. What are some ways a true follower of Jesus can be guilty of hoarding their riches?
3. What theological perspective can help us keep from hoarding our riches?
4. What are some unjust ways that we see people in churches acquire riches?
5. What are some ways that true Christians can be guilty of self-indulging in their riches?
6. What biblical perspective can help us fight against self-indulging in our riches?
7. What are some ways the rich can allow their riches to be destructive to others in the church?
8. What biblical truths or passages of Scripture can help us view and use our riches for the kingdom and glory of God?
9. What are some the things which God wants us to use our riches for?