

James

What About The Rich?

May 6, 2012

I. Introduction

A. **James 5:1-6** . . . 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 Sabaoth. [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.

B. Prayer

II. A Difficult Subject For Rich Christians

A. These six verses warn the rich about four primary practices that are offensive to God and unloving toward their fellow man.

1. **First**, there is the ungodly behavior of accumulating and holding on to riches, such as money, possessions, and property, which they have no need of because they already have enough.
2. **Second**, there is the ungodly behavior of obtaining riches by taking goods and services from others and then cheating them out of all or part of what they owe for what they received.
3. **Third**, there is the ungodly behavior of squandering riches on themselves.
4. **Fourth**, there is the ungodly behavior of doing what the rich deem necessary to silence the righteous person who speaks out against and exposes the sinful practices of the rich.

B. **The Warning**: “Come now, you rich, weep and howl for your miseries which are coming upon you” (**James 5:1**).

1. This is not a blanket condemnation of the rich, and we ought not to condemn them all, for some are godly. The Old and New Testaments speak of some of the rich as being righteous and as having been given their riches by God. Consider Job, Abraham, Solomon, and Joseph

of Arimathea. And in our age, we have folks like R.G. LeTourneau, who gave away 90% of his income and lived on 10%.

2. However, there are so many who fit into this category of “you rich” that even we, middle class Americans – who are rich by comparison to most of the world – are wise to give serious consideration to what God is saying here.
3. And God’s warning is simple enough: weep and howl now over your selfish behavior, so as to change your thinking and living in regard to riches, because if you don’t change now, you will weep and howl at the final judgment, but by then it will be too late to change your thinking and behavior.

C. **First Offensive Practice of the Rich:** “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” (**James 5:2-3**).

1. Rotting riches and moth-eaten clothing are examples of hoarding things like money, gold, gems, jewelry, property, and possessions so long that they lose their value and therefore become useless to you, or you hang on to them so long that you get into a condition where they are no longer able to do you any good.
 - a. To hoard our possessions, money, and other forms of riches is to keep them on hand even though we have no true need of them because we already have enough to meet our needs.
 - b. It is my opinion that hoarding is driven by the basic belief that hanging on to our “extra or excess” possessions will ensure having enough in the future.
 - c. In other words, hoarding is the result of accumulating more than we need, and using what we need while holding on to the excess just in case we may have need of it at some future time.
2. However, the natural demise and therefore uselessness to us of the things hoarded, will be a witness against us at the judgment day. For on that day it will become clear that we would rather look out for ourselves by keeping what we do not really need – just in case we might need it – than make our excess available to those who currently have need of it and would make good use of it.
3. The final statement in **verse 3** says: “*It is in the last days that you have stored up your treasure!*” This could possibly be a reference to hoarding our excess riches for future use. However, it most likely

refers to how foolish it is to hoard our excesses riches knowing these are the last days before Christ's return and the final judgment.

D. **Second Offensive Practice of the Rich:** "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 Sabaoth (*Almighty, Armies*)" (**James 5:4**).

1. What God is condemning here is not the failure to share with the poor, but the willingness to take goods and services from others and not pay for them, or not pay a fair price for them, or not pay the agreed on price for them.
 - a. Now without question, failure to help those less fortunate has its own punishment from God.
 - b. However, God is zeroing in on a specific practice of the rich which is reprehensible to Him, and we will be wise to give careful consideration to this sinful behavior for it is far more rampant amongst Christians than we might realize.
2. Let me give you some examples of taking goods and services and not paying the right price for them.
 - a. Zaccheus – **Luke 19:8-10** . . . Zaccheus stopped and said to the Lord, "Behold, Lord, half of my possessions I will give to the poor, and if I have defrauded anyone of anything, I will give back four times as much." [9] And Jesus said to him, "Today salvation has come to this house, because he, too, is a son of Abraham. [10] "For the Son of Man has come to seek and to save that which was lost."
 - b. When the copy machine became a common tool in churches, so did buying a single sheet of music and making copies of it for the choir, the soloists, and the organist – which meant that every copy made stole income from the source from which the copy was made, be it the one who wrote the words, the musician who wrote the music, or the publishing company who made them available to the public. This is a classic example of Christians taking goods and services without paying the right price for them, and in so doing cheating the laborers out of their income.
 - c. How many Christians have software on their computers or phones which is pirated or somehow gotten for free even though it is meant to be purchased from a store or software company?
 - d. How many of us listen to music that a fellow Christian purchased and then passed on to us via a homemade CD of their original CD? This too is taking goods without paying the laborers who did the work to make it.

- e. How many Christians have long overdue, and therefore unpaid medical bills, utility bills, tax bills, car notes, etc? This is an example of taking goods and services with the implied promise of paying for what you get, and then not paying all or part of what you owe – which once again leaves the laborer without his rightful income.
- f. How may Christians have walked away from their mortgages because their homes are worth less than what they owe? Did they not give their word that they would pay an agreed on price to get the mortgage money in the first place? Have they not received goods and services that they have already enjoyed but now no longer want to pay for? Is God's arm so short that He cannot save them from financial troubles should they keep their word and pay off their mortgage per their agreement?
 - (1) Does the fact that others are doing this somehow justify us Christians doing this?
 - (2) Does the claim that the Banks are filthy rich justify withholding what we owe them for goods and services rendered?
- g. Finally, I am all for being wise and very careful about how we use our money – which includes what we pay for goods and services. So for me, it is appropriate to look for bargains. However, I want to urge us not to take advantage of others by means of our bargain hunting, for those from whom we seek more for less have their own needs to sustain and their own families to care for.

E. Third Offensive Practice of the Rich: “You have lived luxuriously on the earth and led a life of wanton pleasure; you have fattened your hearts in a day of slaughter” (**James 5:5**).

- 1. The Bible has much to say about squandering riches on ourselves through luxurious, self-indulgent living. And it seems to me that the two great evils of this kind of self-indulgence are:
 - a. **One:** the evil of wasting what should be shared with those less fortunate. Though this is similar to the waste of hoarding, it is given a specific mention here.
 - (1) In fact, this kind of waste is so offensive to God that Jesus warned the rich by saying: “Woe to you who are rich, for you are receiving your comfort in full” (**Luke 6:24**).
 - (2) And to make it clear what Jesus is saying in this warning, consider these words from His parable about the Rich Man and Lazarus: “But Abraham said, 'Child, remember that

during your life you received your good things, and likewise Lazarus bad things; but now he is being comforted here, and you are in agony” (**Luke 16:25**).

- b. **Two:** the evil of forgetting God and looking to riches and the accompanying benefits to make life meaningful, good, and secure.
 - (1) God warned the Israelites about this evil just before they entered the Promised Land and came into the riches of the land God was giving them and the added riches of being blessed by God for obedience to God (**Deuteronomy 8:11-14**).
 - (2) And today, God warns us again to be cautious of letting riches gain a hold over our thinking, desires, choices, and behavior so that riches and the accompanying benefits become more important to us than God and loving our neighbor as ourselves.

F. **Fourth Offensive Practice of the Rich:** “You have condemned and put to death the righteous man; he does not resist you” (**James 5:6**).

- 1. This ungodly behavior common among the rich is doing what is necessary to silence the righteous person who speaks out against and exposes the sinful practices of the rich.
- 2. And though this happens in the world among unbelievers, it also happens in the wealthier churches where the wealthier members do what they must to prevent a minister coming in and teaching against hoarding, failure to pay fair or agreed on wages, and luxurious living.

G. Finally, I want to quickly address two issues related to riches which I believe are too easily overlooked or ignored.

- 1. **First**, we know a person has authority by their position and the deference given to them by others. In this same way, we know a person is rich by their excessive **visible** possessions and life-style.
 - a. And it is not the essential things we see them possessing that makes us think of them as rich. It is the excess of required things that sends the message someone is rich.
 - b. Therefore, it is not money that makes you rich in the way God is condemning here in **James 5:1-6**, it is how you use your money. May we be Christians who use our riches to provide for our own needs – in a reasonable way – and also the needs of others.
- 2. **Second**, the primary issue with money between God and His people is the issue of trust.

- a. Do we trust God to be our provider, or do we partially trust God and look to money to make up the difference between how God is providing for us and how we think God should provide for us?
 - b. When we distrust God in relation to His provision of our needs, we turn to money because it is a great provider of what we both need and want. For this reason, money is a primary competitor to God – even to the extent of becoming an idol that people look to for security, well-being, health, increased possessions, pleasure, and leisure.
 - c. Consider: How many, even in the Church, believe that money is a better god than God, because it can distance us or make us immune to the miseries and hardships of the financially unfortunate; it can free us from loss by replacing what is lost; it can free us to please ourselves and feel justified because it is our money we are using; and it can cushion or even remove some of the immediate cost of wrong doing?
 - d. **However, our riches can only help us in this life and so long as the Lord allows them to help us.**
 - e. The reality is, we will weep far more for what our wealth cannot shield us from in the judgment than over what we might have had to endure had we used our wealth in godly ways and thus made ourselves vulnerable to miseries in this life.
3. If God is our provider, and if we are doing our part to earn a livable income, and if we are using what He provides responsibly, cannot we not depend on Him to make sure we have enough?

III. Conclusion

- A. Our motto or statement of faith regarding riches, faith in God, and God's provision could well be: **Matthew 6:25-34** . . . For this reason I say to you, do not be worried about your life, as to what you will eat or what you will drink; nor for your body, as to what you will put on. Is not life more than food, and the body more than clothing? [26] Look at the birds of the air, that they do not sow, nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not worth much more than they? [27] And who of you by being worried can add a single hour to his life? [28] And why are you worried about clothing? Observe how the lilies of the field grow; they do not toil nor do they spin, [29] yet I say to you that not even Solomon in all his glory clothed himself like one of these. [30] But if God so clothes the grass of the field, which is alive today and tomorrow is thrown into the furnace, will He not much more clothe you?

You of little faith! [31] Do not worry then, saying, 'What will we eat?' or 'What will we drink?' or 'What will we wear for clothing?' [32] For the Gentiles eagerly seek all these things; for your heavenly Father knows that you need all these things. [33] But seek first His kingdom and His righteousness, and all these things will be added to you. [34] So do not worry about tomorrow; for tomorrow will care for itself. Each day has enough trouble of its own.

- B. I urge us all to consider these things, seriously, for though we may measure our wealth by looking at those who are far richer, God will not be using the same standard. Indeed, He will judge us on how well we used what we have to love our neighbor as ourselves.
1. May we learn from the flowers and the birds.
 2. May we have the mind of a repentant Zaccheus.
 3. And may we have the courageous faith of the widow who put her last two pennies in the offering box.