

A WARNING ABOUT WORLDLINESS & WEALTH JAMES 5:1-6

INTRODUCTION

This morning we are continuing in the book of James. I don't know about you but I have found our time in this great book to kinda like going to the doctor when you have an injury of some kind. I remember one visit after I had injured my knee. I knew I was hurt but as I went in the doctor I was feeling a little better. He started bending my knee in different directions and asking me how it felt. He bent it sideways – no pain. He bent it back a little – no pain. Then he bent it sideways the other way and ouch it killed. That is how James has been for me. We come before this doctor and he starts probing and prodding and we think we are okay until – ouch, he strikes a nerve. Now Doctor James is interested in our cure, not our diagnosis, but we must be accurately diagnosed before we can apply the cure. This morning, Doctor James will be examining our view of wealth, so, as we prepare to get on the examining table, let's ask God for his help.

TEXT

James 5:1-8 (ESV)

¹ Come now, you rich, weep and howl for the miseries that are coming upon you. 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. 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. 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; you have murdered the righteous person. He does not resist you.

MAIN IDEA: WE MUST AVOID A WORLDLY APPROACH TO WEALTH AND PURSUE A KINGDOM APPROACH TO WEALTH.

1. INTRO

1.1. Shocking!

James once again comes at us hard with enough passion and truth to level the hardest heart. This section of scripture might be one you are hesitant to share with your buddy who wants to know what you talked about

in church. But, if we can mine its depths, I think it is one passage that has rich, life changing truth for all of us, your buddy included. It certainly grabs your attention right away. **"Come now you rich, weep and howl for the miseries that are coming upon you!"** This is no polite apologetic for generous giving or Christmas charity. This is like the ghost of Christmas future pointing Mr. Scrooge to his fiery grave in solemn terror. This is like the handwriting on the wall in Daniel's day pronouncing judgement on Belthshazzar. This is like the prophet Amos or Jeremiah or Isaiah pronouncing doom on the unrepentant complacent self-satisfied Israelites who thought themselves secure in their wealth. This section of scripture is a striking and stern warning to the rich.

1.2. To whom?

But who are these rich people? Are they folks in the churches at that time? How could that be – since these folks are condemned to punishment apart from God's mercy? Certainly they couldn't be believers?! Are they folks outside the church – the rich who are suppressing the poor believers in the church? Then why write a letter to them – they aren't going to hear.

I believe that James is addressing the rich in the world who do not know Christ truly – these are the direct objects of this sentence. But, in doing so, he is using a prophetic and rhetorical method of indirect address to speak to everyone. He is addressing those who have suffered under the rich and will later call them for patient endurance as they wait for God's final justice. He is also addressing the rich in the congregation both in that day and, by God's Holy Spirit, in our day. And he is bringing a stern warning to all of us.

1.3. A warning about worldliness & Wealth

You see, James has focused on worldliness for the past chapter or so. And in line with that, he now addresses worldliness in regard to how we handle wealth.

Let me appeal to you right now to not exclude yourself from James address. You might think that you are not wealthy. Maybe you think so

because you make less than the poverty level – about \$27K for a family of six. Or maybe you think you are not rich because you make less than six figures. Or maybe you think you are not rich because you make less than 7 figures. Isn't it interesting that the line between rich and poor seems to move up the more we make? In order to truly understand what rich and poor is we must look at it historically and globally.

If we survey history, and especially using our bibles, a poor person is someone who does not have enough money for food, clothing and shelter. It seems that the average person for centuries was doing okay if you had a shirt on your back, food in your belly and a roof over your head. Most folks didn't have any more than two sets of clothes.

To put it in a global perspective listen to this: ***"According to the World Bank, 2.8 billion people -- about half the world's population -- struggle to survive on less than US\$2 a day. And 1.1 billion live in extreme poverty, which is defined as living on less than US\$1 a day. Some 840 million go to bed hungry each night."***¹

I think in light of the historic and global perspective pretty much everyone in here is doing very well. As a matter of fact, if we look at ourselves honestly in light of this global, historical and biblical perspective we are just about filthy rich. Our bellies are full, our closets are crammed and our houses are mansions. Certainly when James addresses the rich he has something to say to each one of us. So let's listen. I believe there are three worldly approaches to wealth James attacks in this section. He addresses 1) Our Attitude toward wealth, 2) Our Acquisition of Wealth and 3) Our Application of Wealth.

2. OUR ATTITUDE TOWARDS WEALTH

Let me say up front what the scriptures say through and through. There is nothing wrong with being rich and there is nothing wrong with money. So, breathe a little sigh of relief. Nevertheless, there is a lot wrong with the love of money and it is very difficult to both have money and not let

¹ <http://news.adventist.org/data/2005/08/1127315153/index.html.en>

it have you. So James is addressing not just all rich people but rich people that are owned by their money – rich people who’s attitudes towards their money is worldly. Take a look at the passage with me.

2.1. Hoarding

James says to them, ***"Your riches have rotted and your garments are moth-eaten. 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."*** These rich folks had acquired a sizeable stash of clothing and money and this piling up and hoarding and the decay in disuse of these resources would be evidence against them on judgment day.

2.2. Treasuring

It is like the rich farmer Jesus speaks about in Luke 12:16-21. It says, ***"And he told them a parable, saying, "The land of a rich man produced plentifully, ¹⁷ and he thought to himself, 'What shall I do, for I have nowhere to store my crops?' ¹⁸ 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. ¹⁹ And I will say to my soul, 'Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.' ²⁰ But God said to him, 'Fool! This night your soul is required of you, and the things you have prepared, whose will they be?' ²¹ So is the one who lays up treasure for himself and is not rich toward God."*** ***Luke 12:13-21 (ESV)***

The man in the parable had set his heart on his riches. He felt pretty good about life because he had stuff. And as long as he had enough stuff he would be happy – relax, eat, drink, be merry... . Yet, he was putting his hope in a false god and a fleeting one at that.

Money never delivers, folks. Yet we believe its lies day after day. Take a look at some research done correlating wealth with a sense of well being.

Life Satisfaction for Various Groups²	Group Rating
Forbes magazine's "richest Americans"	5.8
Pennsylvania Amish	5.8
Inughuit	5.8
African Maasai	5.7
Swedish probability sample	5.6
International college-student sample (47 nations in 2000)	4.9
Fresno, California, homeless	2.9
Calcutta pavement dwellers (homeless)	2.9

The greatest problem with being rich is it tempts you to put your faith in something that is unworthy. Now the least severe outcome of this is lack of happiness. But more significant than this is that this sort of attitude is gross idolatry. It is a slap in God's face telling him that he isn't enough. We must have our stuff too. Folks, God will not tolerate this attitude. He loves us too much and he is too good to wink an eye at this behavior. Jesus didn't come to be another commodity on the shelf to make us happy right along with our DVD's and Xbox and Stocks and our nice home. He isn't a mere pathway to a happier fuller life. He is life itself and only in him is real life. He alone is worthy of our full affection and joy and faith.

Materialism is more than foolishness, it is cosmic treason against God. It is reshaping God into a god of our own making when he insists that we have no other God's before him. When he makes this declaration in Exodus 20 in it in the context of his gracious action of redeeming the Israelites from their slavery in Egypt. He says, "I am the Lord your God who brought you out of the land of Egypt, out of the house of slavery. You shall have no other God's before me." And even before this God created mankind and gave him everything he needed and placed him in the royal garden of Eden to enjoy its blessing and walk with God. God has continually been kind and gracious to mankind, to you and me and in the context of this grace,

² Ed Diener, see: <http://www.psych.uiuc.edu/~ediener/SWLS.htm>

especially the grace that is ours in Christ Jesus, he calls us to have no other Gods before him.

And you and I struggle with this day in and day out. Have you ever noticed your heart drifting after things? Not that it is wrong to enjoy God's creation. But I often go beyond enjoying it to investing my heart in it without God in the picture.

Just the other day I was driving around in our minivan and noticing he creeks and thumps as we went around corners. Around the same time I noticed someone with a nice Audi sedan going by. We had Audis growing up and I have always like German designed cars. And this is where my mind went. If I was still an engineer I could afford to buy one of those Audi's. I know just the one I would buy – the Quattro Avant the kinda AWD station wagon model. And then I wouldn't have to drive a creeky Chevy van anymore and then I would be happy. If only...

Have you ever done that? And what happens next? Well, maybe you start to think of ways to make enough money to get the things you think you need and then you start weaving a plan and charting a course for life all the while denying God and making an Automobile into a idol which we worship. Automobiles mean nothing, sure they are blessings and sure its fine to enjoy them. But they are just things and only God is God. And only he can satisfy and only he is worthy of our labors and our affections.

So, we must avoid the worldliness with wealth that claims in our attitude toward wealth.

3. OUR ACQUISITION OF WEALTH

We also must examine our acquisition of wealth. The rich in James have wrongly acquired their wealth. Look in verse 4 and following. "**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.**" These folks had acquired their riches by oppressing the poor. They had gypped their

laborers out of a fair wage. They had made their money on the backs of the poor. This practice of short-changing laborers goes back to ancient times. There are many prohibitions against not paying laborers daily because many of them were so poor that if they didn't get daily money they didn't get their daily bread. And it says here that the cries of the harvesters have reached the ears of the Lord of hosts. God himself cares about the oppression of the poor and the laborer and this is a warning to the rich to beware.

Isn't that something?! God is interested in economics. God cares about how we acquire money and how we treat others in the acquisition of it. We have to be careful that our God doesn't become in our mind a God who only cares about the intellect or the soul. Certainly he cares about these things but he also cares about fair wages and economic justice and the generation and distribution of economic assets. God is God over the economy too. And one thing we are to learn from this short section in James is that we mustn't exclude God from rightful Lordship over every aspect of society and life. And so the Lord of Hosts is very concerned when a day wage worker gets cheated out of fair wage. And I would infer that he also cares how migrant workers, the modern day laborers, are treated and what life is like for the immigrant who is working three minimum wage jobs to care for his family. God cares deeply about these things.

God cares about what stocks you are investing in and how those companies treat their employees and how they serve the overall economy. Do you know how they treat their people and community? God cares about the coffee you drink and whether or not it the guy who picked it and the farm that sold it was paid a fair wage. He cares about the people who make our Christmas ornaments – some of them Christians imprisoned in China for their faith. The cries of the laborers do indeed reach his ears and we as the rich must do what we can to honor God in our acquisition of wealth – even Christmas ornaments.

Now I'm not saying that you shouldn't have a Christmas tree or that you should leave it barren this year – maybe you should. I am not saying I

know the best way to deal with the economic injustices around the world. But what I am saying and what I believe the scriptures say is that God cares a lot about these things and so must we, as his people and his representatives on the earth. Guys, we don't do the right thing merely because we are supposed to – we do the right thing because that is what God does and He dwells in us and compels us to be like him!

The kingdom of God is more than just an acknowledgment of the truth of the gospel. When Christ comes to reign through the truth of the gospel he comes to affect every single area of life. He comes to redeem us in our thoughts and attitudes, he comes to redeem us in our relationships, he comes to redeem us in our wallets, he comes to redeem institutions and economic policy and trade relations and as we pray for his kingdom to come we must work for it to come – not only through proclaiming the good news of the King with our mouths but also in how we live in every arena of life. He is Lord of all, right? Then he would bring his kingdom to bear on all things through his people – that is you and me. So let us consider how we are to walk in the kingdom in the acquisition of our wealth.

4. THE APPLICATION OF WEALTH

Finally, this passage warns us to consider the application of our wealth. The rich in this passage are using their wealth for all the wrong reasons. Do you see the reasons in the text? What are they? That's right – ***"luxury and self-indulgence."*** Yes, and ***"fattened your hearts"***. The other sin in worldly use of wealth is in the application of that wealth. The temptation when we have money is to spend it on our own pleasures. When our attitude toward money is that it is our god and our hope we will seek to spend it on ourselves. We will use our money to pursue luxury and self-indulgence. We will long to make and have more money so we can gratify ourselves with it. First it is a new Audi, then it is a new BMW and then it is a bigger house and then maybe a yacht etc etc. John D. Rockefeller, the world's first billionaire, when asked how much money is enough, replied ***"just a little bit more."***

And don't think that if you just had a bit more you would give a bit more. For the most part the statistics show the opposite to be true.

People earning less than \$25,000 contribute an average of 4.2 percent of their household income to charitable groups, while those making \$100,000 or more shell out an average of 2.7 percent of earnings.³ (And, by the way, New Englanders give 1.6% of income vs. 3.1% nationally.⁴ Although they earn 20% more than the national average.)

The rich in this passage even go so far as to use their power to oppress the poor to the point of death. "***You have condemned: you have murdered the righteous person. He does not resist you.***" Wow! That may seem a bit harsh but if we think about it, it is true. Why was the most righteous person ever killed? Was it not over money? Didn't Judas do it for 30 pieces of silver? And didn't the majority of the ruling establishment in Israel pursue the crucifixion of Jesus so they could hold onto power and comfort? So indeed, the rich have condemned and murdered the righteous one who does not resist.

And you know what? When we pursue life and happiness through our riches we are doing the same thing. No, we may not physically murder anybody but we are committing spiritual murder. You see, when you worship an idol you will oppose those who seek to take that idol away. And when you have pursued riches as your idol you will do what you need to do to eliminate those who oppose you. So we have chosen to find our pleasures in riches instead of God and in a sense we too have murdered the righteous one.

And it is this same one who is calling us back to him. Paul offers some wonderful counsel to us, the wealthy. Listen to 1 Timothy 6:9-19 (ESV).

³ [American Demographics, Dec 1, 2002](#) by [Rebecca Gardyn](#)

⁴ http://bcm.bc.edu/issues/winter_2006/inquiring_minds/what-gives.html

"⁹ 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. ¹⁰ 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.

¹⁷ As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. ¹⁸ They are to do good, to be rich in good works, to be generous and ready to share, ¹⁹ thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life."

Are you rich? Then hear God's warning and his call to use your wealth his way. Don't set your hopes on riches which are so uncertain but set your hope fully on God, the provider of all good things who will take care of you. Trust him not riches. He has given you the greatest treasure in the universe, His Son, why do you need more? He will surely take care of all your needs if he has given you His son! And so use your riches to be generous in good works. Share generously and gladly and find yourselves storing up treasure in heaven to enjoy forever. In this way guard your heart and make your salvation sure.

5. APPLICATIONS

As we conclude, let's finish by talking specifics. Here are some suggested applications for us in seeking to walk out these truths in God's grace.

1. Acknowledge that God is the giver of all good gifts, he is the source of your salvation and your life. We depend on Him for our welfare, our joy, our strength, not our bank account, not our job, not our boss, not our retirement account. Spend time with him, remember the good news of Christ, pray, read the word, fellowship with others and learn to find your life in him

- each day.
2. Practice the discipline of giving. Start first with the tithe. The pattern throughout history for God's people has been to give 10% of their income in worship to God through supporting their local church home. This will do wonders for your heart!
 3. Get out of consumer debt. This is one of the major reasons folks are not able to give regularly – because they have overspent themselves and are shackled by debt. We are here to help you with this! If you have debt over 10% of your annual income you need help!
 4. Expand your giving as you are able to giving regularly to worthy causes. We have a benevolence fund as a church that has made a real difference in the lives of those in our midst facing financial challenges. We have a building fund so we can purchase our own facility to serve as a base to accomplish our mission. We also sponsor many churches in poorer nations through the SGM mission fund. This discipline can be a great blessing for us!
 5. Get involved in some tangible way with local outreach to the disadvantaged. We as a church are hoping to grow in this area. There are some worthy candidates like the Emmaus house in Haverhill, The Pregnancy Care Center of the Northeast in Amesbury & Haverhill, The Lazarus House of Lawrence or New Horizons of Manchester.
 6. Consider supporting your poorer brothers and sisters throughout the world through worthy agencies such as World Vision, Food for the Hungry, The Micah Project, Voice of the Martyrs etc.
 7. Scrutinize the companies you do business with (stocks included) and seek to sponsor those that promote biblical justice and kingdom values.

