

James 5:1-6 - What Rich People Need to Hear

Sign Title: What Rich People Need to Hear

October 2, 2011

Good morning Faith family. We are preaching verse by verse through the book of James but, to change things up a bit, I want to begin with a bewildering statement by Jesus.

Again I tell you, 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.” When the disciples heard this, they were greatly astonished, saying, “Who then can be saved?” Matthew 19:24–25 (ESV)

What makes this statement so shocking is that in first century Judaism, wealth was believed to be a sign of God’s blessing. First century Jews believed that if you were pleasing God, he made you wealthy. This is why the disciples were so shocked when Jesus said it was hard for a rich person to be saved. If it is hard for the rich to be saved, is there any hope for average people?

I want you to notice that Jesus wasn’t saying rich people *can’t be* saved. Jesus said it is hard for the rich to be saved. Why is it hard for the rich to be saved? Wealth is spiritually toxic. Those who have it or those who desperately want it will have a very hard time embracing the Christian life - a life of faith in God and humility before him. Wealth fights against dependence on God and humility. To put that in our contemporary setting, it’s easier to go to heaven from Harlem, New York, than it is from Spirit Lake, Iowa. Wealth isn’t wrong, it’s just spiritually toxic. This morning, we are going to learn more about the toxic nature of wealth to our relationship with Jesus.

James 5:1-6

This is very strong language that is similar to what Amos and Isaiah, Old Testament prophets, said to ancient Israel. James is clearly condemning the actions and attitude of rich people, but the question is, who are the rich people he is talking to? Are these the rich Christians in the church or the wealthy in society? Verse 2 describes their wealth “eating your flesh like fire” and verse 5 talks about them facing “a day of slaughter.” That doesn’t sound like the future for Christians. On the other hand, this is a letter to Christians and he addresses them as “you rich people” not “you rich unbelievers out there.” Why would he write to unbelievers if they were not even going to hear the letter?

So who is James talking to? I think he is talking to anyone who lives their lives the way he describes in this text. It doesn’t matter if they are in the church or not. If we hoard our wealth, ignore the needs of others, build our nest eggs by injustice, are dishonest in our financial dealings or hide our love of money behind a facade of spirituality, then we might as well start the weeping and wailing now, because there is an eternal misery that is coming upon us.

Throughout our study in James, we have learned James takes most of his language directly from his elder brother, Jesus. This passage is no different. Jesus spoke clearly on how the hoarding, loving-their-money rich would experience a tremendous reversal of fortune in the story of the rich man and Lazarus.

And he called out, ‘Father Abraham, have mercy on me, and send Lazarus to dip the end of his finger in water and cool my tongue, for I am in anguish in this flame.’ But Abraham said, ‘Child, remember that you in your lifetime received your good things, and Lazarus in like manner bad things; but now he is comforted here, and you are in anguish. And besides all this, between us and you a great chasm has been fixed, in order that those who would pass from here

to you may not be able, and none may cross from there to us.’ And he said, ‘Then I beg you, father, to send him to my father’s house— for I have five brothers—so that he may warn them, lest they also come into this place of torment.’ But Abraham said, ‘They have Moses and the Prophets; let them hear them.’ And he said, ‘No, father Abraham, but if someone goes to them from the dead, they will repent.’ He said to him, ‘If they do not hear Moses and the Prophets, neither will they be convinced if someone should rise from the dead.’ ” Luke 16:24–31 (ESV)

As we look at this, let’s remember that money is not wrong. It is how you get it, what you do with it, and the attitude you have about it that reveals the true spiritual condition of your heart. Riches are spiritually toxic. They can draw us into worshipping our money rather than worshipping our God. Because of a love of money, in eternity, there will be some incredible reversals of fortune. Poor beggars who die with faith in Christ will go from misery to majesty. Wall Street elites and middle class citizens of the richest country in the world who die without faith in Christ will go from lattes, leather seats, air conditioning, pensions and every creature comfort imaginable to what James calls “misery” and Jesus calls a place of “weeping and gnashing of teeth.” This is strong language.

Before you are put-off by this strong language, please understand that is actually a kind of mercy from God because there is always grace to be found in this life. Those with riches have every opportunity to submit their entire lives and portfolios to the lordship of Jesus while they still live. All of us must remember:

For what will it profit a man if he gains the whole world and forfeits his soul? Or what shall a man give in return for his soul? Matthew 16:26 (ESV)

With that as our background, let’s work our way through the text.

Hoarded wealth increases guilt.

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. James 5:2–3 (ESV)

There were three forms of currency in the first century: Harvested grain, precious metals, and clothing. Rotted wealth is harvested grain going to waste. It is piled in barns rotting.

Clothing was also a currency. You might remember Samson paid his debts to 30 men with clothing. James says the moths have eaten your clothing. The rich would buy more clothes than they possibly needed and they would pile them up, one on top of the other, sort of like we do today with our walk-in closets. Over time, the moths would come and eat the clothing. The clothing wasn't clothing anyone. That wealth wasn't helping anyone. James says your silver and gold have corroded.

Gold and silver don't corrode, and James knows that. What James is pointing out is that when things corrode, they lose their value. Just look at the rust spots on your vehicle in the parking lot. James is saying that gold and silver don't retain lasting value. All we have is simply passed on to someone else. He is teaching us that *wasted wealth increases our guilt for the day of judgment*.

They hoarded their wealth instead of using their wealth for God's purposes like caring for the poor, supporting Christian ministry, and being generous in whatever way God would have. *We will all give an account for our stewardship of every dollar God puts in our care*. While this is important for all of us, this is especially important for those God has entrusted with great resources.

...Everyone to whom much was given, of him much will be required, and from him to whom they entrusted much, they will demand the more. Luke 12:48 (ESV)

The rich have great potential for doing good with their wealth, but hoarding it reveals they trust in the security of their money more than the security of their God, in which case, they would be freed for generosity.

Now before we let guilt overrun us, let's look at another piece of helpful Scripture about how to use our money.

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. They are to do good, to be rich in good works, to be generous and ready to share, 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. 1 Timothy 6:17–19 (ESV)

Is it acceptable to have some things we enjoy? Yes, it is. The problem is that those with riches can so easily get unbalanced when it comes to having things we enjoy and doing good with the resources we have.

What will our financial portfolios say about what we really valued and lived for? Having wealth isn't the problem; what we do with it reveals where our hearts are. *Use your money now the way you will be glad you did when you're dead.*

Dishonest gain increases my guilt.

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. James 5:4 (ESV)

The example here is the exploitation of workers who aren't paid what they are owed. This speaks of any form of dishonest business practice. When I cheat or exploit others for my own personal gain, that injustice is noted by God. The

opportunity for dishonest gain is not just with big corporations like Enron, it is all around us.

We hire someone to build something or perform a service, yet we do everything we can not to pay them what they are owed. It is often those who are self-employed who desperately need a daily wage that get stuck not being paid or having their payment coming late.

We had a friend who was a self-employed stone mason. He did great stonework for wealthy people, but they often wouldn't pay him for months. In the mean time, he struggled to feed his family. Why wasn't he paid on time? Was it problems with his work? No, it was rich people not getting around to writing a check.

Dishonest gain happens in subtle ways. We cut corners on our work. We work sloppy and halfheartedly. We cheat our employer when we don't work an honest day. We cheat the government by misrepresenting income on our taxes. It's all dishonest gain, increase at another's expense.

My wife grew up in a very poor home. One of the reasons was because of my father-in-law's honesty. He would work five hours at a job but only charge for three. People wondered why he did that. He told them he was only productive for three of the five hours, the other two was time not well spent so he didn't charge for it.

Dishonest gain is a reason I believe Christians shouldn't gamble or play the lottery. A few years ago I did a sermon on gambling. In the research for the message, I learned how casinos and the gambling industry target the poor who

see gambling as the only hope to improve their life situation. Whose money do you receive when you win? It is not the government's. It is not Donald Trump's. It is the poor who are supplying most of it. It is the money that should have gone to buy diapers, food, pencils and paper. It is retirement money of the elderly.

I had a friend whose son-in-law ruined his family as he gambled his business into debt. His wife went through such an emotional trauma when she discovered how much money they lost and how deeply they had gone into debt that she was literally hospitalized with partial paralysis on one side of her body. I was acquainted with another retired man that lost more than a million dollars in the casino. I have a good friend who gambled away \$100,000 in just a month. Whose money do you win? Is it dishonest gain?

I also think this is why Christians should be good employers and good tippers. The worker is worthy of his wage. How do you tip? Is a small tip a way you can get services without paying for them? Think about that as you go to lunch today.

“You shall not oppress a hired servant who is poor and needy, whether he is one of your brothers or one of the sojourners who are in your land within your towns. You shall give him his wages on the same day, before the sun sets (for he is poor and counts on it), lest he cry against you to the Lord, and you be guilty of sin. Deuteronomy 24:14–15 (ESV)

The sin of luxury and self-indulgence.

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

Many of the rich live in great personal comfort. All their needs are met. The picture is one of complete self-indulgence and self-focus while they are

oblivious to the needs around them. I love the words James uses, “You have fattened yourself for the day of slaughter.” It reminds me of the movie “Chicken Run.” When the chickens figure out why they were given so much grain to eat they were shocked. They realized they would soon become the main ingredient in Mrs. Tweedy’s Chicken Pies. They are being fattened for the day of slaughter.



This is the rich man in Jesus’ story. He was living for all the creature comforts, status and toys of his culture. He hoarded it all while he passed Lazarus who was in need every day. What happened to all of it when the rich man died? His hearse was not pulling a U-Haul. He didn’t get to take it with him. James say the good our wealth could have provided increases our guilt and creates a greater testimony against us. I take this to mean that hell may be a slightly more tolerable place if you were poor. The rich incur a harsher judgment because those who lived a self-absorbed lifestyle have their luxury and self-indulgence to condemn them.

So what should we do with this verse? How should we live? Let’s go back to the principles we learned in our “Buried Treasure” series where we studied how to use our money.

- **In God We Trust** - It says it on our money.

The reason it says it on our money is because it is easy to trust in the almighty



dollar rather than the almighty God who holds the future in his hands. We

learned this last week. We dare not get prideful of our athletic abilities, our financial abilities or even our looks. God gave us every good gift we have for a reason. We are to use it to bring honor to him. We trust God for the future, not ourselves and not our money.

- **It's Not My Money** - Money is given to us by God to make a good return for him. God is investing in us to make a return on that investment for him. Remember the parable of the talents in Matthew 25? God gives each of us different money to invest for him according to our abilities. Some have five talents, others have three talents. God knows that. What he doesn't want us to do is dig a hole and bury it. He wants us to use it. One day, when we stand before him, we will give an account of how we have invested the money he entrusted to us.
- **Send It Ahead** - There is a way we can take our money with us. Jesus taught that every cent we give to God's kingdom is treasure laid up in heaven. Our money invested for God's kingdom is repaid to us in heaven in the form of an eternal reward. Just as we have earthly retirement plans, Jesus encourages us to have an eternal retirement plan. The rate of return is the best you can get anywhere. It never goes down. We cannot take it with us, but we can send it ahead.

Remember, wealth isn't wrong, but it is spiritually dangerous. Wealth makes promises to our soul that it cannot fulfill. Those who believe wealth's false promise, that when you are rich you have security and identity, they fall under the

condemnation of this passage. James, the Holy Spirit and your pastor love you enough to warn you against a lifestyle of luxury and self-indulgence.

The Christian life involves denying yourself, humbling yourself before the Lord, realizing the brevity of life and living for what will matter in eternity. That doesn't mean it is wrong to have things or enjoy things. It just gets to the motive for the having and the incredible shortsightedness of living for what doesn't last.

Conclusion

John Wesley made it his determination to die having invested everything he had for eternity. His income from royalties on books alone was \$170,000 a year. That was in the 1700s! Over his life, he became worth a lot of money. Yet, when he died, the only money mentioned in his will were the loose coins found in his pockets and his dresser drawers. He had given everything else away. That sounds extreme. But I have a question for you. Do you suppose that today in glory he is glad that he did?



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