

## “A Warning to the Wealthy”

James 5:1-6

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We have three weeks left in our James series. I've always enjoyed reading this book of the Bible, but have really grown to appreciate it more as we have looked at it in detail this Fall. I think one of the reasons I have enjoyed it so much is because it's a letter written from a pastor to his people. I've mentioned before, I love preachers and pastors.

It's amazing to me that I get to do this as a “job”. I put this in air quotes because I don't feel like I've worked a day in my life – certainly there are tough days and leading people and preparing messages...speaking on behalf of the Lord is NOT easy.

There are costs and sacrifices that come with this calling FOR SURE, but I truly would not want to be doing anything else.

I was with a group of pastors in Chicago for one evening this past week, and my assignment was to encourage them and their wives and as I shared with them, I reflected on my own calling – that at the age of 17 sensing from the Lord that this is what I was going to do with the rest of my life. I'm truly living a dream and getting to pastor here at Champion Forest, I want you to know that I drive on our campus every day and just breathe a prayer, “God don't let me mess this up!” I feel so honored to be here.

As I've thought about it, I think this is why I have enjoyed this book so much because it is written by a Pastor to a people he loves.

And while he has encouraged them throughout the book, he has also had some stern words for them as well.

This is one of the challenges that come with this calling. I love preaching and communicating God's word to God's people. And if I had it my way, Sunday sermons would always be encouragement and motivation to love Jesus more and grow in holiness and live more on mission.

If I had it my way, I'd be faithful to the text, try to make you laugh every now and then, and the goal is that you leave each week more in love with Jesus and more dedicated to him than when you came in – if I had it my way, that's how we'd roll each and every week.

HOWEVER, in order to be faithful to text, I'm obligated to share not just WHAT the text says, but also communicate the SPIRIT of the text...and this is where I've grown just in my admiration of James.

Because he LOVES his people and because of his love for them, he is NOT afraid and doesn't back away from speaking hard truths to them.

He knows hearing what God has to say is sometimes like going to the dentist. You may not like it at the moment, but you know whatever is taking place – after all the scraping, and gums bleeding, it’s good for you.

THIS is that kind of text. Pastor James knows what he is saying may not feel good to hear...and his people may not get warm fuzzies as he is sharing it with them, but he also knows it needs to be said – and so speaking the truth in love, he tells them to open wide and gets after it!

I’m calling the message today: **A Warning to the Wealthy**

Now, we have noted throughout this book how often James “goes after” those that would be considered wealthy in this world – and we have noted on multiple occasions that he would be referring to EVERY single one of us here. We are the wealthy!

Just a little perspective here as we get going. You don’t need to feel bad about this, I’m just giving you a subtle reminder that if you make \$32,400 a year you are in the richest 1% of people in the entire world.

We read these passages on wealth and having money and especially these warnings to the “haves” of this world and often times we think it’s talking about the Elon Musks of the world.

Well...newsflash, we are the Elon Musks of the world – ALL of us!

What we are reading today is a word for every single one of us. What we are reading today, we would call in preaching school a “prophetic YOU”. This isn’t just for your neighbor ( I really wish so and so was here!), this is for YOU...and me!

**James 5:1-6 – “Come now, you rich, weep and howl for the miseries that are coming upon you. <sup>2</sup>Your riches have rotted and your garments are moth-eaten. <sup>3</sup>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. <sup>4</sup>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. <sup>5</sup>You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter. <sup>6</sup>You have condemned and murdered the righteous person. He does not resist you.”**

Now, a lot of ink has been spilled in commentaries questioning whether this passage is directed at believers or unbelievers. And while I’m grateful for the commentators, they have WAY too much time on their hands!

I see no reason that it could not be both here. James audience is Christians. And flowing straight from chapter four, James addressing Christian businessmen who are making plans without consulting God (we talked about this a couple of weeks ago) it seems to me that it flows pretty logically into this text.

I think James is referring to Christians, however it could be this is meant to be an encouragement to the “have nots” in his congregation who are being taken advantage of by wealthy unbelievers – like chapter two, it could be James is calling out the rich who are oppressing the poor.

Bottom line as we read this, we’ll see it speaks to both believers and unbelievers. Now, what James is getting at here if we narrow it down to its root is an attitude problem.

The people he is addressing have a wrong attitude toward money AND a wrong attitude toward people.

And this is important...write this down. If money ever becomes your god (little “g” – wrapped inside of that is power), then you will treat people made in God’s image (the real God – capital “G”) in an improper and inhumane way – this is the warning!

So, what is your attitude toward money? Toward wealth? It’s NOT wrong to have it – as mentioned, we all have it! The question is:

- What is our heart posture toward our wealth?
- Do we have wealth and riches OR does our wealth and riches have us?

Now, don’t just answer that on a whim. If we answer this on a whim, every single one of us in here will say, “No, wealth and riches don’t have me. I’m good in this area.”

Are you? This passage reveals two major ways that we can objectively determine the answer to this question. Do you have a wrong attitude toward money? Does your wealth have an unhealthy hold on your heart? Two ways you can determine this:

### **1. Short-sighted living**

Here’s what I mean by this - Are you living like this is all there is to it? This how these people were living that James is addressing here. This is why he calls them to repent in (v. 1)

**James 5:1 – “Come now, you rich, weep and howl (terms of repentance) for the miseries that are coming upon you.”**

James is doing two things here. First, he is using language that these Jewish believers would have been well-aware of. It’s language they would have immediately picked up on as coming from the writing of the prophets of old.

Many times when judgment was coming upon Israel or a nation that was taking advantage of Israel, the prophets would warn the people and tell them in these same terms to repent – they needed to weep and howl!

**Isaiah 13:6 – (toward Babylon) “Wail, for the day of the Lord is near; as destruction from the Almighty it will come!”**

**Jeremiah 4:8** – (toward Israel) **“For this put on sackcloth, lament and wail, for the fierce anger of the Lord has not turned back from us.”**

God, through the prophets warned time again that judgment was coming, and the proper response was to repent! Weep and howl. Sob bitterly...be broken by your condition. People were just going along living their lives like everything was all good and the prophets were there painting a very different picture.

James is speaking in a way they would get it and understand...their minds would have immediately went to these historic instances in scripture and that's what James wanted!

He was trying to shock them into reality. They were eating, drinking and being merry – living in a short-sighted way...living only for the moment, and in the process they were either totally forgetting or neglecting or just not believing that “miseries were coming upon them”.

The word “miseries” here means hardship...suffering...distress...

And by the way, this book was written in the mid 40's. What happened just 25-30 years later? Titus, the Roman general destroyed Jerusalem. Miseries did indeed come! But instead of being ready, look what they were doing:

**James 3:3b** – **“...You have laid up treasure in the last days.”**

Short-sighted! James says, you are living IN the last days and yet NOT living like it! You're laying up...it's actually a word where we get our word “thesaurus” from – it means collecting! You're storing away in a safe place – collecting treasure – for what purpose? It's the last days!

Now, theologically, very important for you to know that we are living in the last days. We have been living in the last days since Jesus ascended back to the Father.

Remember what happened? Jesus ascended. Let me read it for you straight from where it came from:

**Acts 1:9-11** – **“And when he had said these things, as they were looking on, he was lifted up, and a cloud took him out of their sight. <sup>10</sup> And while they were gazing into heaven as he went, behold, two men stood by them in white robes, <sup>11</sup> and said, “Men of Galilee, why do you stand looking into heaven? This Jesus, who was taken up from you into heaven, will come in the same way as you saw him go into heaven.”**

The believers go back to Jerusalem and they do exactly what Jesus told them to do. They wait on the Holy Spirit and pray. The Holy Spirit comes and tongues of fire appear and they begin speaking the gospel in different languages – and Jewish people from all over the world who have come to celebrate Pentecost hear them preaching in their language and the Bible tells us that day 3,000 souls were added to the Church. It was a BIG day.

When Peter was preaching explaining what was going on, do you remember what he said? He quoted the prophet Joel. I'll read it for you:

**Acts 2:17a – “And in the last days it shall be, God declares that I will pour out my Spirit on all flesh, and your sons and your daughters shall prophesy...”**

That's what was happening. So, at the ascension of Jesus and at the sending of the Holy Spirit the countdown on the last days play clock has been ticking. That was 2,000 years ago! And what does the scripture say?

**2 Peter 3:8-10 – “But do not overlook this one fact, beloved, that with the Lord one day is as a thousand years, and a thousand years as one day. (last days! In God's view, he's only been gone 48 hours – think about that! You say, “well, what's holding him up from coming back? (v. 9) is the answer!) The Lord is not slow to fulfill his promise as some count slowness, but is patient toward you, not wishing any should perish, but that all should reach repentance. But the day of the Lord will come like a thief, and then the heavens will pass away with a roar, and the heavenly bodies will be burned up and dissolved, and the earth and the works that are done will be exposed.”**

**Illus. Israel** – The questions are being asked as of late especially with what is taking place in Israel – are we near the end of time?

I'll say this, no one knows the exact day or hour, but watching what it taken place, seeing current countries and how they are positioned against Israel, it is looking exactly like the Bible foretells – and the short answer to whether we are living in the last days regardless of what is taking place in the Middle East, the answer is “YES”! We've been living in the last days for the last 2,000 years OR as we have said in God's eyes the last 48 hours.

He could very much just be spending the weekend away and on his way home this afternoon. We better be ready. This means we should not be living in a short-sighted way. We also ought not be:

## **2. Self-indulgent living**

This is another way to determine what your attitude and the posture of your heart is toward wealth and riches. If you are living in a self-indulgent kind of way, chances are you are missing the mark and your wealth has you instead of the other way around.

Just look at this person James is describing. There is this sense that this person just can't get enough! This person never seems to be satisfied AND can't seem to let anything go.

The NIV translates the phrase “you have laid up treasure” in (v. 3) as “you have hoarded wealth.”

**Illus. Hoarders** – Have you ever seen this show on television? It was really popular a few years back. People just can't seem to get rid of anything, so they keep everything, and it just piles up. It's interesting almost all hoarders' own cats too – ha! Crazy how that works.

Well, James says, “this is some of you.” You're hoarding your wealth. It can be seen in the fact that you don't give...and I'm not talking about giving to the church, I'm talking about giving at all.

Look at **James 4:4** – “**Behold, the wages of the laborers who mowed your fields, which you kept back by fraud, are crying out against you...**”

Some of these wealthy landowners were not paying the wages of those who were working their fields and in the tense that is used in the New Testament languages, they were never intending to pay them! They were cheating people straight up – NOT giving them what they had rightly earned and deserved.

See what happens when we make money an idol? I promise you, once we start valuing the almighty dollar, we will start devaluing those made in his image.

By the end of this passage (v. 6) James is talking about how condemn and murder – essentially, we only live for ourselves and ensure that no one takes what is ours!

Now, we may not be guilty of corruption in the sense that James mentions here, but talk about withholding wages...talk about not giving...talk about NOT letting go:

- How many of us are guilty of not tipping those that wait on us in a way that is right – doesn't matter if it was good service or not – not for those of us that name the name of Christ.
- How many of us are guilty of sharing our Netflix or streaming account with more people than were supposed to?
- How many of us are guilty of asking for water at the restaurant only to fill the cup up with a soft drink?
- How many of us cheat our employers by taking long lunches...cheat our government by not being honest on our taxes...cheat God by not giving to him ANYTHING!

Now, I'm here so I might as well go all in! Again, I am prayerfully trying to get right the content AND the spirit in which James is communicating to his congregation. Some of us need to weep and wail at the fact that we're not even TIPPING God!

And listen, it's NOT about God needing your money...it's NOT about the church needing your money. What I'm getting at here is that your giving (or lack thereof) is a reflection of what's going on in your heart and what your priorities in life are - and you (I) ALL of us can't get away from this!

It's a fact. It's ALWAYS about the posture and leaning of our heart! Jesus said in:

**Matt. 6:19-21 – “Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. <sup>20</sup> But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal.<sup>21</sup> For where your treasure is, there your heart will be also.”**

You are giving to something...you are giving to someone. Who James is rebuking here is those that are only giving to themselves. Your priority is you – it's seen in the way you spend...your debt...

**Illus. Warning** - It's a warning here! This week when it got real cold, I got in my car and all my warning lights were going off – low air in tires. The cold had zapped them! What we're talking about today is a warning.

**James 5:5 – “You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in the day of slaughter.”**

This is just more prophetic imagery. It's a picture of a beast – a pig or a calf gorging themselves...no self-control and as they eat and eat and eat – they are feasting on food...eating and drinking and being merry – SO HAPPY, only to be slaughtered.

The prophet Amos lived in a time when the people of Israel were wealthy...they were at ease from war...and they were living it up!

They thought...listen to this: they thought that their comfort and the wealth they had stored up was a “blessing” from God...but Amos, his message spoke otherwise – he told the people they were under a curse...and judgment was coming!

Listen to some of the words of the prophet, Amos. I believe they could be spoken today.

**Amos 6:1a, 4-8 – “Woe to those who are at ease in Zion, and to those who feel secure on the mountain of Samaria...Woe to those who lie on beds of ivory and stretch themselves out on their couches, and eat lambs from the flock and calves from the midst of the stall, who sing idle songs to the sound of the harp and like David invent for themselves instruments of music, who drink wine in bowls and anoint themselves with the finest oils, but are not grieved over the ruin of Joseph! (only cared about themselves – none of their kindred) Therefore they shall now be the first of those who go into exile, and the revelry of those who stretch themselves out shall pass away. The LORD GOD has sworn by himself, declares the LORD, the GOD of hosts: ‘I abhor the pride of Jacob and hate his strongholds, and I will deliver up the city and all that is in it.’”**

Here we see pride is yet again the root sin, (the root sin of any wealth issues we have is pride) and in just 20 years this prophecy would come true. Assyria would come and capture Israel and take its inhabitants into captivity.

**Jim Samra** wrote in his commentary these words – they are striking! **“You think that you have provided for yourself a comfortable lifestyle that is free from trouble, but you are actually earnestly begging for trouble. You have chosen the path that puts you directly into the line of God’s fire. God is preparing to hand out judgment, and you are jumping up and down yelling, ‘Pick me, pick me!’”**

Judgment and misery came to a people who were living short-sighted, self-indulgent lives. Hear the warning today. If the Spirit of God is speaking to you, “Don’t harden your heart”. What do we do?

Sin hardens us...sin makes us stupid...it’s what causes us to live in short-sighted and self-indulgent ways. I told the group of pastors this week in Chicago that sin is a form of spiritual dementia. And the Bible says sin so EASILY entangles...and it does!

And so, what’s the answer? It’s exactly what Pastor James writes here. We weep. We wail. We repent.

Repentance is a three-fold change. It’s a: **Change of mind**

We change the way we think about our lives and our resources. We don’t see ourselves as spenders or as savers – we see our life as stewards! A steward is someone who takes what is not theirs and manages it on behalf of its owner.

EVERYTHING you and I have is God’s! He’s the owner and we are responsible for stewarding whatever he gives us in talents and in treasures and in relationships in a way that honors him!

We all long to hear the words, “Well done, thy good and faithful servant” when we stand before God. I remind you that those words were given in a parable Jesus tells about stewardship (Matt. 25)

And by the way, don’t think this is NOT an important subject to Jesus. Speaking of parables 40% of the parables Jesus gives has to do with what we do with the wealth he ENTRUSTS to us!

So much I could say about the role of the mind as it relates to living with wealth in a way that pleases the Lord. In the materialistic world in which we live, we are going to have to constantly “renew our minds”.

**Rom. 12:1-2 – “I appeal to you therefore, brothers, by the mercies of God, to present your bodies as a living sacrifice, holy and acceptable to God, which is your spiritual worship.  
<sup>2</sup>Do not be conformed to this world, but be transformed by the renewal of your mind, that by testing you may discern what is the will of God, what is good and acceptable and perfect.”**



You are going to have to be in God's word on a continual basis to make sure that you are not thinking like the world when it comes to your wealth and resources – how you gain them, and how you give them.

There could not be a greater difference between how the world thinks about this and how God thinks about this. We need the mind of Christ! Repentance is a change of mind.

Secondly, repentance is a: **Change of heart**

Now, the mind and the heart are interconnected. I need God to not just change the way I think about wealth, but to change the way I feel about it as well...only God can change the heart!

**John Wesley** was known for his giving. He knew that love for the world and the things of the world could squeeze from him his spiritual life and vigor...cause envy and greed to well up in his life and so he gave much of what he made away as quickly as he could!

This was a man that feared living a short-sighted, self-indulgent life. He lived by the motto: **“Make all you can. Save all you can. Give all you can.”**

Wesley made a key decision at an early age that he would limit his expenses so that he would have more to give. So every year his earnings grew, his expenses stayed the same...and he gave more and more away every year!

During his lifetime, his royalties would have given him around \$160,000 – he lived like he made \$20,000. Listen to some of his quotes – it just shows God had his heart!

**“What should rise is not the Christian's standard of living, but the Christian's standard of giving.”**

**“Money never stays with me. It would burn me if it did. I throw it out of my hands as soon as possible, lest it should find its way to my heart.”**

**“Not how much of my money will I give to God, but how much of God's money will I keep for myself.”**

**“I saw that giving even all my life to God (supposing it possible to do this and go no further) would profit me nothing unless I gave my heart, yea, all my heart, to Him.”**

Repentance is a change of mind...a change of heart...and it is a: **Change of will**

With repentance comes volitional decisions to honor the Lord. We make choices that we know will cost us and yet honor Jesus – and we do this because we're truly repentant.

I think of Zacchaeus. Remember his story? (tell story).

**Luke 9:8-10 - “And Zacchaeus stood and said to the Lord, “Behold, Lord, the half of my goods I give to the poor. And if I have defrauded anyone of anything, I restore it fourfold.”<sup>9</sup> And Jesus said to him, “Today salvation has come to this house, since he also is a son of Abraham.<sup>10</sup> For the Son of Man came to seek and to save the lost.”**

Zacchaeus experienced the love of Jesus and it changed his life! He repented and his repentance was shown in the decision he made (Jesus didn't even tell him to!) to restore four-fold those he had defrauded. It cost him, but he didn't care – you know why? Because all that mattered was pleasing Jesus. This is true repentance.

? - Where do you need to repent today as it relates to your posture toward wealth? Are you living short-sighted? Self-indulgent?

“Come now”! Let's repent and honor the Lord with how we handle our wealth and the riches he's given us.

One, final word...most of the people James was writing were VERY poor. They were the ones being taken advantage of...they were the ones being defrauded.

I think in this, James was trying to encourage them. And if you are being cheated...defrauded...taken advantage of – I want you to be encouraged. Notice in this, your situation hasn't slipped past the Lord.

**James 5:4b – “...the cries of the harvesters have reached the ears of the Lord of hosts.”**

If you are being taken advantage of...there is no need to complain to others. You don't even have to make a claim with your H.R. Department. You know what you need to do? Pray. I'm serious.

You call on God and watch what happens – this text says the cries of the harvesters have reached the ears of the Lord of hosts...that's another name for the “Lord of angel armies”.

You let what is happening to you be known to God and how you feel about it as his child, and be assured, God's got your back. Keep living for him and keep loving him...and take confidence:

- God sees...
- God hears...
- God knows...

And he WILL act on you behalf. That's another reason this passage is a warning to the wealthy.

Let's pray.

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