"THE DANGER OF WEALTH"
James 5:1–6

How do you measure success? Is it . . .

- **the vehicle one drives**
- **the size of one's bank account**
- **the size of one's home**

God is not merely interested in what we possess; He is interested in what possesses us. The question is not simply, "How much wealth have you accumulated?" The more important question is, "What has your wealth done to your heart?" Money and riches can either be used for good or for evil. Paul wrote:

> **1 Timothy 6:10**… *For the love of money is a root of all sorts of evil*, and some by longing for it have wandered away from the faith and pierced themselves with many griefs.

Let me be clear. The Bible does not condemn a person with wealth. Some of our greatest Bible

heroes were wealthy. These include—Abraham, Job, Joseph, David, Barnabas, Lydia, Philemon, etc. The Lord Himself enables people to become wealthy . . .

> **Proverbs 10:22**… It is the blessing of the LORD that makes rich, And He adds no sorrow to it.

Everything you possess is a gift from God. Therefore, it would behoove each of us to . . .

HONOR THE LORD WITH THE WEALTH HE HAS ENTRUSTED TO YOU.

James delivers one of the strongest warnings in the entire New Testament in 5:1-6. He zeroed in on rich landowners who amassed wealth and allowed it to become a huge detriment in their spiritual lives. Greed governed their decisions. It caused them to neglect God and to mistreat people. James sharp rebuke follows the tradition of the Old Testament prophets. For example, Isaiah accused rich people of misusing their wealth and abusing the poor **(Isaiah 10:2-4)**.

> **Isaiah 10:1–4**… Woe to those who enact evil statutes And to those who constantly record unjust decisions, **2** So as to deprive the needy of justice And rob the poor of My people of *their* rights, So that widows may be their spoil And that they may plunder the orphans. **3** Now what will you do in the day of punishment, And in the devastation which will come from afar? To whom will you flee for help? And where will you leave your wealth? **4** Nothing *remains* but to crouch among the captives Or fall among the slain. In *spite of* all this, His anger does not turn away And His hand is still stretched out.

Open your mind and heart and receive God's Word:

James 5:1… Come now, you rich, weep and howl for your miseries which are coming upon you.

The phrase—**come now**— is a commanding call for attention issued to the wicked wealthy. In our contemporary vernacular it means "Listen up!" or "Pay attention!" He wanted them to know that the day of judgment is approaching, so now was the time to get right with God!

Taken together, **"weep and howl"** picture an intense outburst of violent, uncontrollable grief. The reason for this outburst was due to **"your miseries which are coming upon you."** The wicked rich would eventually stand before the Lord in judgment. Luke gives us a snapshot of this . . .

> **Luke 16:19–25**… "Now there was a rich man, and he habitually dressed in purple and fine linen, joyously living in splendor every day. **20** "And a poor man named Lazarus was laid at his gate, covered with sores, **21** and longing to be fed with the *crumbs* which were falling from the rich man's table; besides, even the dogs were coming and licking his sores. **22** "Now the poor man died and was carried away by the angels to Abraham's bosom; and the rich man also died and was buried. **23** "In Hades he lifted up his eyes, being in torment, and saw Abraham far away and Lazarus in his bosom. **24** "And he cried out and said, 'Father Abraham, have mercy on me, and send Lazarus so that he may dip the tip of his finger in water and cool off my tongue, for I am in agony in this flame.' **25** "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.

James pointed out the dangers of wealth. These are dangers we must avoid if we're going to honor the Lord with the wealth He has entrusted to us. Here's the first one . . .

1. THE DANGER OF HOARDING

James 1:2… **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!**

Hoarding wealth results in rotting grain, moth-eaten garments, and tarnished gold and silver. Nothing in this material world will last forever. Consider this. Life is brief, and we cannot take our wealth with us when we die. It is a huge mistake to think there is security in wealth. Paul wrote:

> **1 Timothy 6:17**… Instruct those who are rich in this present world not to be conceited or to fix

> their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy.

Believers are to use their wealth to advance the gospel, to care for those in need, and to support those in ministry **(1 Cor. 9:4–14)**. Those who name the name of Christ are not to amass a fortune that is uselessly stashed away without regard for God's will **(Eccl. 5:10–11, 13)**.

When Mount Vesuvius erupted in 79 AD, one wealthy young woman did not flee like most residents. She stayed behind collecting as much jewelry as she could carry. Her rings went on her fingers. She rushed into the street clutching her pearls and rubies, her gold brooches, and her earrings. Poisonous fumes overcame her, and she fell and died. In 1981 archaeologists found her preserved with the rings still on her fingers. It cost her dearly to hoard her valuables.

Dietrich Bonhoeffer said, *"hoarding is idolatry."* What are you holding onto that God wants to put

into kingdom circulation? It is good to have the things that money can buy, provided you also have the things that money cannot buy—a loyal and loving spouse, kids who love the Lord, a passion to please the Lord, a life of integrity, etc.

HONOR THE LORD WITH THE WEALTH HE HAS ENTRUSTED TO YOU.

Avoid *the danger of hoarding*. Secondly, avoid . . .

2. THE DANGER OF DISHONESTY

James 5:4… 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.

James denounced wealthy landowners who were cheating their laborers out of their hard-earned wages. This was a clear violation of the Jewish law:

> **Leviticus 19:13**… 'You shall not oppress your neighbor, nor rob *him.* The wages of a hired man

> are not to remain with you all night until morning.
>
> **Deuteronomy 24:14–15**… "You shall not oppress a hired servant *who is* poor and needy, whether *he is* one of your countrymen or one of your aliens who is in your land in your towns. **15** "You shall give him his wages on his day before the sun sets, for he is poor and sets his heart on it; so that he will not cry against you to the LORD and it become sin in you."

James takes us straight from earthly facts to heavenly significance. One thing is clear. **The Lord is aware of what happens.** The cry of poor families who do not have their needs met because of the dishonesty of rich landowners reaches *the ears of the Lord of hosts*.[1] His ears are still sensitive to the sufferings of the oppressed.

[1] J. A. Motyer, *The Message of James: The Tests of Faith*, The Bible Speaks Today (Leicester, England; Downers Grove, IL: Inter-Varsity Press, 1985), 166.

When you hire someone to do some work for you, keep your word. Don't cheat others to feather your own financial nest egg!

HONOR THE LORD WITH THE WEALTH HE HAS ENTRUSTED TO YOU.

Avoid *the danger of hoarding*, *the danger of dishonesty*, and thirdly avoid . . .

3. THE DANGER OF LUXURY

James 5:5… You have lived luxuriously on the earth and led a life of wanton pleasure; you have fattened your hearts in a day of slaughter.

You have lived luxuriously translates a verb not found elsewhere in the New Testament. It points to living in extravagant comfort, stressing the softness of luxury at the expense of others.

You have led a life of wanton pleasure suggests the breaking down of divine restraints, going beyond pleasure to sin. Together the words offer a picture of life without self-denial, not necessarily corrupt in

every way, but certainly offering no resistance to sin where there is promise of comfort and enjoyment.[2]

"You have fattened your hearts in a day of slaughter"— James paints a picture of oppressive, self-indulgent rich people who have satiated themselves on the plunder taken from their victims. The desire for luxury led them to selfishly indulge every desire of their hearts (Eccl. 2:4-11).

James warns of a coming *day of slaughter*—a frightening picture of judgment. In vivid language, he depicts the self-indulgent hoarders as fattened calves, headed for the slaughterhouse of divine judgment.

- **It is possible to be "poor in this world" (James 2:5) and yet rich in the next world.**

[2] J. A. Motyer, *The Message of James: The Tests of Faith*, The Bible Speaks Today (Leicester, England; Downers Grove, IL: Inter-Varsity Press, 1985), 167.

- **It is also possible to be "rich in this world" (1 Tim. 6:17) and poor in the next world.**

The return of Jesus Christ will make some people poor and others rich, depending on *the spiritual condition of their hearts*. That's why Jesus said . . .

> **Matthew 6:19–21**… "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. **20** "But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; **21** for where your treasure is, there your heart will be also.

May God help us in our materialistic culture to see the danger associated with living a life of luxury.

HONOR THE LORD WITH THE WEALTH HE HAS ENTRUSTED TO YOU.

Avoid *the danger of hoarding*, *the danger of dishonesty*, *the danger of luxury*, and fourthly . . .

4. THE DANGER OF CORRUPTION

James 5:6… You have condemned and put to death the righteous *man;* he does not resist you.

The word ***"condemned"*** points to the use of the legal system to take advantage of the poor. Perhaps by bribing judges or by hiring powerful lawyers, the rich were wrongfully taking land or houses from the poor. This was a form of judicial murder you might say. Maybe they were even guilty of forcing them into a lifetime of slavery.

If you had confronted them, the rich would have protested, *"It was all legal! We didn't break the law!"* But what is technically legal is not always morally right.

We, as born-again believers, should never hurt others for the sake of our own financial gain.

CONCLUSION

This text is saturated with the truth of our Lord's second coming and the assurance that He will judge

the world. This judgment is a serious thing. That's why this warning in our text is so prominent . . .

HONOR THE LORD WITH THE WEALTH HE HAS ENTRUSTED TO YOU.

If your wealth is to be a source of blessing and not condemnation, you must avoid *the danger of hoarding*, *the danger of dishonesty*, *the danger of luxury*, and *the danger of corruption*. You are accountable to the Lord!

The lost will stand before Christ at the Great White Throne (Rev. 20:11–15).

The saved will stand before the Judgment Seat of Christ (Rom. 14:10–12; 2 Cor. 5:9–10). God will not judge our *sins*, because they have already been judged on the cross; but He will judge our *works* including what we did with the wealth He entrusted to us.

If we have been faithful, we will receive a reward; if we have been unfaithful, we shall lose our reward but not our salvation (1 Cor. 3:1–15).