

Sermon outline and notes:

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James 5:1-6 “Proper Attitudes toward Money”

Intro. Beginning in chapter 4, v.13 James began to address business men who may have professed faith in God, but left God out of their business plans. They were approaching business hardly any different from the way an atheist would. Many of these men were wealthy, so now in chapter 5 James also addresses the rich. His opening words, “Come now,” is an attention-grabber in the style of Old Testament prophets. These rich men may have been wealthy Jews who professed to believe in Jesus as Messiah, but who needed to examine the validity of their faith. They probably claimed to love God, yet they obviously loved money even more. Indeed, one’s attitude toward money & wealth is a good barometer of spiritual life or vitality. Today many people are under the illusion that they are Christians just because they go to church. But their lifestyle betrays the fact that their real god is money and wealth.

On the other hand, he may not be addressing professing Christians at all, but unbelievers who are wealthy. After all, there would have been very few rich Christians in the churches that received this circular letter. If that is the case, why would James include these words addressed to the unsaved, when the unsaved were probably not going to hear or read what he has to say? There are two reasons that come to mind: 1) To prevent Christians from envying the wealthy. We should not imitate the world and envy the wealthy. 2) To assure those who were oppressed by the wealthy that God will make all things right some day. So these verses are not so much an admonition as a denunciation.

So should we admire or envy the wealthy? Before you answer “Yes”, consider with me a study that James Hefley made of some of the richest men. In 1923 a group of seven financial giants gathered together at the Edgewater Beach Hotel in Chicago. Their combined wealth totaled more than the worth of the United States Treasury. But 25 years later, a check was made. 2 died penniless; 2 ended up in prison; and 3 committed suicide.¹ Such men are not to be envied! In more recent times we know that billionaire Howard Hughes spent his last years as a sick recluse. Was he happy? J. Paul Getty was reported in the press to have made this statement, “I’d give all my wealth for just one happy marriage.” How tragic!

Even the Wall Street Journal recognizes the limitation of money. One article described money as “an article which may be used as a universal passport to everywhere except Heaven, and as a universal provider of everything except happiness.” In spite of this, most people believe the lie that more money will bring more happiness and so most seek riches. Many dream of winning the lottery. All the while, most do not attain riches, and are disappointed. Even if you are able to gain lots of money, you will find that it only brings temporary happiness. So this morning I am going to ask you to examine your attitudes toward money, and hopefully help keep you from many of the sorrows people get from seeking money too much.

¹ Charles Schwab, president of the largest independent steel company, had died penniless. Arthur Cutten, millionaire wheat speculator, had met the same disappointing end. Richard Whitney, president of the New York Stock Exchange, had served several years in prison. Albert Fall, a member of the presidential cabinet, had been pardoned from prison so he could die at home. Jesse Livermore, the greatest “bear” on Wall Street, had committed suicide. Leon Fraser, the president of the Bank of International Settlement, had committed suicide. Iven Krueger, head of the world’s greatest monopoly, also had taken his own life.

I can imagine that some of you are thinking, “I don’t need to hear this message. I am not rich.” Perhaps no one in my audience today is rich by American standards, but most of us are rich by third world standards. For example, the per capita income in Egypt is about \$4,000/year. In Cambodia it’s about \$2,000/year. In Kenya it’s about \$1,000/year. Furthermore, if you have more than you need, you are rich. By the way, they have estimated the per capita income of the whole world based on local purchasing power is equivalent to about \$8,000/year.² That’s a little more than half as much as you would make working full-time at minimum wage.

Let’s see what James says to the rich here. First of all, we should:

I. AVOID THE WRONG WAYS OF ACQUIRING WEALTH

Prov. 13:11 says, “Wealth gained by dishonesty will be diminished, But he who gathers by labor will increase.” So the Bible teaches that there is a right way to gain wealth, and a wrong way. We measure men by the money they make. But God measures men by the way they make money. There is nothing wrong with becoming wealthy. But if we acquire more money the wrong way, it is wrong. My text today mentions two of the wrong ways of gaining more money that we should certainly avoid. Many of these rich men that James addresses were ruthless in the way they accumulated their wealth. They let nothing and no one stand in their way. So what are some of the wrong ways to acquire wealth?

A. Don’t Defraud Workers of their Wages – James says in v.4, “Indeed the wages of the laborers who mowed your fields, which you kept back by fraud, cry out....” The Jews knew God’s law about this. First, they were to pay wages in a timely manner, especially if the person was poor. They are dependant on that income just to eat & live. Dt. 24:14-15 says “You shall not oppress a hired servant who is poor and needy,... Each day you shall give him his wages, and not let the sun go down on it, for he is poor and has set his heart on it....” In the Old Testament economy the worker was to be paid at the end of every day. A poor man cannot wait a month, or even a week, for his pay check. Lev. 19:13 says, “You shall not cheat your neighbor, nor rob him. The wages of him who is hired shall not remain with you all night until morning.” Yet, in spite of God’s law, these men evidently had hired the laborers and promised to pay them a specific amount. But they did not pay them on time, in full, or at all. The [perfect] tense of the verb “kept back” in the original Greek indicates that the laborers never will get their salaries.

Most of us are not employers, but there is an application here. Even though most of us will not become employers in a business, we will hire people to provide a service from time to time. We must be sure we pay them what we promised, and pay them on time. Is there anyone that you know of that has provided a service to you, & you still haven’t paid them? If so, one of the first things you should do when you go home today is take care of paying them. As I was preparing this sermon I remembered that I still owed someone \$35, so I wrote out the check that very day!

A general principle is found here, and this is that you should pay what you owe. You should not try to gain more wealth by withholding the money you owe. Sometimes it is embarrassing to hear unsaved business men talk of so-called Christians who owe them money and yet do not pay it.

B. Don’t Defraud or Extort Using the Courts - You can read about this problem in v.6. James says, “You have condemned, you have murdered the just; he does not resist you.” The word

² <http://www.success-and-culture.net/articles/percapitaincome.shtml>.

“condemned” is a judicial term. They would use the courts to take money or property from these poor people. Likewise, James asked in chapter 2, v.6, “Do not the rich men oppress you and draw you before the judgment seats?” In some cases they would even condemn people to death, though “murdered” could be taken figuratively. These rich people would do then what rich people do now. They hire lawyers, bribe judges, and do whatever it takes to shamelessly tilt the scales of justice. The poor man did not resist the rich man, probably because he knew it would not do any good. All he could do was call on the Lord for justice. Lev. 19:15 taught the Israelites that they were not to do any unrighteousness in the courts, neither show partiality toward the rich nor prejudice against the poor, but be fair and righteous in their judgments. In Isa. 33:15 and other Scriptures, bribery was condemned by the Lord.

The June, 1990 *Readers Digest* contained an article about the corruption in a circuit court of Chicago, and how one district attorney helped to get almost 100 convictions against crooked judges, lawyers, and policemen. And the more our society turns from Christ, the worse it is going to get. It is often the case that those who have wealth also have political power and can get what they want. “What is the Golden Rule?” asked a character in a comic strip. His friend answered, “Whoever has the gold makes the rules!” The small man is often powerless against a wealthy man or a big and powerful corporation. So we should not resort to any of these means to get what we need.

By the way, what is the right way to gain wealth? Ephesians 4:28 says, “Let him who stole steal no longer, but rather let him labor, working with his hands what is good, that he may have something to give him who has need.” What we should do is acquire income through honest work, and other legitimate means, such as good, honest investments, and inheritance. Young people, the starting place in working for a living is working hard at school, getting a good education. That will open the door to better income in the future.

So be careful how you gain your wealth. My next main point from this text is this:

II. BE CAREFUL HOW YOU USE WEALTH

It is bad enough to gain wealth in a sinful way, but to use that wealth in sinful ways just makes the sin greater. A good test is this: Where your dollars go, that is where your heart is.

A. Avoid Hoarding – The last of v.3 says, “You have heaped up treasure in the last days.” The phrase “heaped up treasure” is one word (*thesaurizo*) in the Greek language, a word which gives us our English word thesaurus, so named because it is essentially a collection of words. Here are people who are rich, getting richer, collecting money & various kinds of possessions, such as grain, gold, & garments. They are making money not because they need it, not because they want to invest it, but just so they can have it. They are making money just for money’s sake. Their god is gold, and their creed is greed. They want to see how much money they can make and how quickly they can make it. James here is speaking of money that is hoarded, loved, & stockpiled their wealth like meat in a freezer. Yet Jesus said in Luke 12:15, “Take heed and beware of covetousness, for one’s life does not consist in the abundance of the things he possesses.”

1. Nothing Wrong with Saving with a Legitimate Purpose – The squirrel saves us nuts so it will have something to eat all year. Saving money for unexpected expenses is wise and prudent. Occasionally a major appliance will break down. Saving money for a future, major expense is much better than borrowing the money when the time comes. The Bible does not discourage saving, or investing; but it does condemn hoarding.

2. Hoarding Should Not Replace Faith in God – Some people hoard rather than trust God to provide. God gave manna every day to the children of Israel. He did not allow them to hoard it up. It would always spoil by the 2nd day, except for the Sabbath. God wanted to teach them to trust in Him to provide. Jesus taught us to pray, “Give us this day our daily bread.”

3. Jesus Warned Against Hoarding Money Selfishly - God gave wealth not to be hoarded but to be shared. Instead of laying up treasures in heaven by using their wealth for God and for the good of others (Mt. 19:21), they were selfishly hoarding it for their own security and pleasure. Here were people who had no thought of giving, only getting; no thought of helping, only having. What a tragedy it is to see people “heap up treasures for the last days” instead of “laying up treasures in heaven.”

Are you hoarding money & possessions? Are money and possessions more important to you than things of the Lord? Are you going to die with a whole bunch of money & possessions that have been doing no one any good for years & years?

B. Avoid *Wasteful* Luxury - This is described in v.5. James says, “You have lived on the earth in pleasure and luxury; you have fattened your hearts as in a day of slaughter.” The word for luxury (*spatalao*) is a word that refers to excess luxury. The words suggest that the manner of life pursued by the rich resembles that of cattle which is not just being fed grass to meet their need for food, but is fed with excessive amounts of grain to fatten them up. In Luke 16 Jesus spoke of the rich man who was living it up in luxury. The text says he “fared sumptuously every day” (v.19) while poor Lazarus was suffering outside his gate. It is especially wrong to enjoy luxury by withholding what rightly belongs to others, or when you fail to help a neighbor who is in need.

On the other hand, we should not go to the other extreme, and condemn Christians for enjoying the fruits of their labor. 1 Tim. 6:17b says that God gives us richly all things for enjoyment. So there is nothing wrong with enjoying the nice things that God provides for us, especially when it leads us to an attitude of thanksgiving to God. Remember, James himself said back in 1:17 that “every good gift and every perfect gift is from above, and comes down from the Father of lights, with whom there is no variation or shadow of turning.” Furthermore, if you can match character with wealth, you can produce much good.

C. Use Wealth as a Channel of Blessing - When God prospers us and gives us more than we need, He does so in order that we might use our blessings properly. We must always remember that we are to be stewards of God’s wealth. You and I may possess many things, but we do not own them. God is the Owner of everything, and we are stewards of what belongs to God. So we are to manage what He has given us for His glory and for the good of others.

Do you know why the Dead Sea is dead? It is because it takes everything in and gives nothing out. You see, God does not mind a man making money, but God does not want wealth heaped up. He wants it spread out. Wealth is just like air, if it’s circulated it will stay fresh. You see, God wants His wealth recycled. He wants it used. Hoarded wealth is useless wealth.

As stewards, I believe that the tithe belongs to God first (1 Corinthians 16:2). Then, we must make sure we take care of the basic needs of our families (1 Tim. 5:8). Then, as God blesses us with more than we really need, we should give even more to help those in need (1 John 3:17), or to further His work in the world. Henry Crowell, founder of the Quaker Oats Company testified, “For over 40 years I have given 60 to 70% of my income to God but I’ve never gotten ahead of God. He has always been ahead of me in giving.”

III. HEED THE WARNINGS OF GOD

The rich thought they had it made because of their wealth. They thought that money would bring happiness. But God has something else to say to them. Instead of bringing happiness, we read in v.1, “Come now, you rich, weep and howl for your miseries that are coming upon you!” They should weep and howl for the following reasons:

A. Riches Will Vanish – In vv.2-3 we read, “Your riches are corrupted,³ and your garments are moth-eaten. Your gold and silver are corroded....” Nothing material in this world will last forever. The day will come when you will either lose it, or it will lose its value. Here we see that they accumulated grain that would rot, or become spoiled. They accumulated garments that would become moth eaten. And they accumulated precious metals. Apparently coins in those days were not made of pure silver or gold, but were mixed with an alloy that tended to rust. Or James could have been speaking metaphorically, simply saying that their gold will lose its value like rusted iron. Today, at over \$1300/ounce, it seems everyone wants gold. But the day is coming when gold will be worth very little. That is why I Tim. 6:17 warns us not to “trust in uncertain riches....” There is always a danger of an economic depression.

Even if your wealth holds its value, and you hold on to it for life, the fact is you can’t take it with you! Paul said in 1 Tim. 6:7, “for we brought nothing into this world, and we can carry nothing out.” Death certainly separates a rich man from his money. God told the rich fool in the parable, “This night your soul will be required of you; then whose will those things be which you have provided?” (Luke 12:20). He left behind all of his wealth!

Now I want everybody to do something for me. I want you pull out a dollar bill. If you don’t have one, look on with someone who does. If you have extras, pass them around. I want you to see something. Now turn it over to the back side of that dollar bill. What bird do you see there? An eagle. He has wings, doesn’t he? Now listen to this verse of scripture. Proverbs 23:5 says, “Will you set your eyes on that which is not? For riches certainly make themselves wings; They fly away like an eagle toward heaven.” You watch them. The dollars just fly away. You can’t keep them. I have preached hundreds of funerals in the years that I have been a pastor, I have never yet seen anybody that could take their money with them. You cannot keep it.⁴ We hear that money talks; well, someone said that if that is so, the only word that money says to most of us is “good bye.”

B. Riches Can be Corrupting to Character & Health – James says in v.3, “Your gold and silver are corroded, and their corrosion will be a witness against you and will eat your flesh like fire.” This could refer to the judgment of hell (MacArthur), but I don’t think it does, for he says “like fire.” Instead, I think James is saying that the more money you have, and the more you love it, and hoard it, the more it will eat away at you. Worrying over your wealth will eat away at your health. It will eat away at your spiritual life as well. I Tim. 6:10 warns, “For the love of money is a root of all kinds of evil....” The love of money leads to such sins of extortion, stealing, covetousness, dishonesty, etc.

³ This prophecy had not occurred yet, but all the verbs here are in the perfect tense. That means that from the prophet’s point of view, the event, though still future, was so certain to happen that it could be described as already having occurred.

⁴ Jim Henry, Pastor, First Baptist Church Of Orlando.

When Lot became rich, it ruined his character and ultimately ruined his family. Do you know what I believe has been ruining America the last 50 years? What has contributed to the moral breakdown of our society? I believe it has been the way we have loved & gained prosperity.

C. The Sinful Acquisition & Hoarding of Riches Leads to Judgment – Again, in v.1 we read, “Come now, you rich, weep and howl for your miseries that are coming upon you!” The words “are coming” translate a Greek verb in the present tense. It is as if the judgment of God is already on its way. Indeed it was for some of James’ readers. Only about 10 years after James wrote this, many of the wealthy Jews of Jerusalem lost all their wealth when the city fell to the Romans and was destroyed.

Then James says in v.3, “Your gold and silver are corroded, and their corrosion will be a witness against you....” The ruin of the things they have hoarded is a graphic picture of their own ruin.

Then James says in the last of v.4, “the cries of the reapers have reached the ears of the Lord of Sabaoth.” The Lord has heard the cries of the mistreated workers, and the Lord will bring it to remembrance on judgment day.

God certainly has the power to judge. He can be more powerful in inflicting judgment than the most powerful of men. The word “Sabaoth” is a transliteration of a Hebrew word meaning “hosts” or “armies.”

Conclusion: Now what are you going to do about these warnings of the Word of God? Are you going to give heed to them, and live accordingly? Or are you going to ignore these warnings, and walk out no different from how you came?

In Georgia there is a well-known tourist attraction called “Stone Mountain.” It is literally a large, rounded mountain of stone that can be seen from miles around. They have a cable car that takes you to the top of the mountain, and you can walk around on top. But there is a fence all around the top. Now the fence is not at what would seem to be the very edge. Without the fence, you might think that you can go much closer to the edge because of the gradual slope. But the fence is there where it is because many in that past have underestimated the danger, and have slipped on the rock, and once you slip, you can keep sliding until you fall to your death. Friend, God gives warnings and limits to protect you. Don’t underestimate the danger of sin. If you try to see how close to sin you can get without getting hurt, you are going to find that you will slip, and start sliding beyond where you want to go.

James warns of judgment in this text of Scripture. God is holy & just, and He must punish sin. Jesus bore our punishment on our behalf. But in order to benefit from His sacrifice, you must first of all repent of your sins. In v.1 James calls upon rich sinners to weep & howl. Sorrow over sin and the prospect of judgment should lead to repentance. Then, you should place your faith in Jesus. If you need forgiveness of your sins, trust in Christ today!

Sources: J. Vernon McGee, *Thru The Bible*, Vol. 5 (Pasadena, CA: Thru The Bible Radio, 1983); John MacArthur, Jr., *The Danger of Loving Money: Study Notes on 1 Timothy 6:6-21; James 5:1-6* (Panorama City, CA: Word of Grace Communications, 1989)-5:1-3 only; James Merritt (notes from his sermon on this text); Larry Pierce, *Online Bible* [CD-ROM] (Ontario: Timnathserah Inc., 1996); George Sweeting, *How to Solve Conflicts: A Practical Study of the Book of James* (Chicago: Moody Press, 1973); Curtis Vaughan, *James: A Study Guide Commentary* (Grand Rapids: Zondervan, 1969); Warren W. Wiersbe, *Be Mature: James* (Wheaton: Victor Books, 1978); Other sources listed in the footnotes. Unless otherwise indicated, all Scripture quotations are from *The New King James Version* (Nashville: Thomas Nelson Publishers, 1982).