

## **“WARNINGS TO THE WEALTHY.”**

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**Scripture Text: James 5:1-6**

### **Introduction.**

How would you preach a sermon about money and riches and wealth to a congregation in which there are people who are very well off, who have lots of assets; and people who have enough, they are making it fine, without a lot extra; and people who are struggling to make ends meet, maybe falling behind slowly; and people who are completely dependent on a social security check and that's all they have; and people who are unemployed or underemployed?

I want to say as faithfully as I am able what the Holy Spirit wants to say to our church through His inspired Word. This is the truth of God and the grace of God for all who will hear and receive it and apply it. May we all benefit for the sake of our souls.

### **The warning to the wealthy, vs. 1.**

James begins with a very strong word to the wealthy. But who are these wealthy? Is he speaking to believers or to unbelievers?

When pastors or commentators say that James isn't writing this to church members I get a little skeptical because I know my own tendency and the tendency of many Christians to want to duck and hide, to dismiss texts like this as being about other people and not about me.

But having said that I am inclined to accept the judgment of Biblical scholars that James in this instance has in mind wealthy people outside of the church.

All through this letter James addresses believers as brothers. In chapter one he refers to the lowly and the rich alike as brothers and says it again right after this text but not in this text.

In James 2 he speaks about the rich outsiders who mistreat the saints.

**James 2:6-7** Are not the rich the ones who oppress you, and the ones who drag you into court?  
7 Are they not the ones who blaspheme the honorable name by which you were called?

Also in James 5:7 James tells the brothers to not envy the rich, but be patient, God will put all injustices right.

**James 5:7-8** Be patient, therefore, brothers, until the coming of the Lord. See how the farmer waits for the precious fruit of the earth, being patient about it, until it receives the early and the late rains. 8 You also, be patient. Establish your hearts, for the coming of the Lord is at hand.

This sounds more like a word to the faithful to not be envious of the rich, especially in light of the judgment that is coming upon them and their money. Finally, there is no call to change or repent or forsake their sinful ways.

So what's the point of addressing people who won't be reading his letter or hearing it read?

*First*, to remind the oppressed of the promises of God, that their troubles are heard and known by God and they won't last forever. God will defend the righteous and punish the wicked.

*Second*, to comfort God's people and to assure them one day God will wipe away every tear and that they shouldn't envy the rich or want what they have.

*Third*, to remind them of God's standards as a warning to keep a healthy distance from the lure of riches.

There is wisdom from above here for all Christians. This is a serious warning to avoid the danger of wealth, the trap that money and possessions can pull us all into. There is wise counsel here for all of us. Let's us take the message to heart and find application in our own souls.

Why is James so hard on the rich? Is money really that dangerous?

Scripture is clear. Money has a way of getting into our hearts and getting a hold on us. As Paul says, it is the root of all kinds of evil in our hearts and homes and churches and culture.

In speaking of a coming misery James is saying what we do with money or desire to do with it if we had more of it will set us on a course of either misery or eternal joy.

This is a statement about a terrible judgment that awaits all who reject God and trust themselves and their possessions. The severity of God's curse is so great the Bible uses strong and vivid language to wake us up to the coming dangers.

It's utter folly to think our riches and wealth will last forever or it will guarantee us a better future.

Some of us fear the future because we are worried we won't have enough to make it. Some of us don't fear the future because we are well supplied, we have laid up enough to do well until we die. But in both cases we are in sin because we show we are trusting riches and not God.

**The destiny of worldly wealth, vss. 2-3.**

When modern Americans hear warnings about riches rotting and garments being eaten by moths and our gold and silver corroding, we feel a little relief, those aren't issues we worry about.

We have our money in safe places, in banks that are federally insured or in low risk investments. We have our stuff insured so we can replace it. We take good care of our stuff so it will last. And we have written up wills so when we die it will all be preserved and passed on intact.

Sure, we can avoid moths and rust and robbers, maybe we can hedge against inflation or the fluctuations of the stock market but that completely misses the point.

James intentionally uses language that says riches are transitory, temporal and temporary, fleeting. No matter how safe we think our wealth is, no matter how well protected we think it is, it is only temporal, it will not survive the fire at the end.

Don't put your trust in anything that isn't eternal. If we trust stuff, we are fools. Stocks and bonds, gold and silver, real estate and investments, will all go the way of the world. As Paul says, don't set your hopes on the uncertainty of riches.

It is folly to hoard wealth as if it will help us on the day of salvation. Our trust in stuff will testify against us. Our wealth is worthless in heaven and worthless in getting us to heaven.

James echoes Jesus' words:

**Matthew 6:19-21** "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, 20 but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. 21 For where your treasure is, there your heart will be also.

Are we hoarding God's blessings for an unknown future, trusting the blessings more than God, turning the blessings into a kind of god, and not using what He has given us now for God-glorifying purposes that we may lay up treasures in heaven for future use?

Our savings accounts should be in heaven and not just at People's Bank. Where is your money going to end up? On earth or in heaven? Are you piling it up or sending it on ahead?

James warns hoarding now means poverty later. Generosity now means riches later.

**The reasons for the warning to the wealthy, vss. 4-6.**

*First, the way you get your money matters, vs. 4.*

James addresses a particular evil in his day. Employers were either not paying their workers, or were not paying them what they agreed to pay, or were paying but not in a timely manner, delaying payment to the point it has hurting the workers. In all three cases the rich were gaining at the expense of others..

The rich think they can do whatever they want and get away with it, but they forget that there is a just and good God who rules over the world and will bring justice, will make things right.

Do we pay as little as possible, leave small tips, pass up opportunities to be generous and give a financial blessing, fail to report everything we should on taxes?

Do we begrudge someone else's success or prosperity or take advantage of others for our own profit or gain? Are we slow in paying what we owe to others even though we have the funds?

Greed and the desire for more leads to all kinds of sin. Sins like cheating, being stingy, selfish, trying to hang on to as much of it as we can, even using unlawful or unethical means.

In other words, how we acquire our wealth matters to God and if it is by hoarding and being scrupulously tight and hurting others that is sin and God sees and hears.

To those who are suffering unjustly or are being treated unfairly by their employer, take some comfort in knowing that God knows and hears and He will bring justice to bear. What you have no power or control over, bear patiently, God is just and good. God is your champion and your provider.

And to those who are doing harm, who are taking advantage, take heed of this serious warning that there is a God who sees and knows and there will be justice and judgment. Mend your ways, repent like Zacchaeus and restore all you owe and even more.

Show what is in your hearts and where your true treasure is.

***Second, the way we use our money matters, vs. 5.***

James addresses the sin of conspicuous consumption and self-indulgence.

Those who have more than enough, who are living well above average, fall into the danger of not keeping their desires in check but letting them run ahead.

Learn to keep your appetites in check and your desires under control. Don't get too much of a taste for the fine things, the luxuries, they will steal your sense and your soul. Don't lose a healthy respect for a simpler life, for plain living, for being free from things and from the desire for more or better.

***Self-indulgence*** doesn't gain us favor with God. Having lots gains us no advantage.

He who dies with the most toys, is just dead.

**Luke 12:15** “Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions.”

Most of us are aware of how we fatten up an animal for the slaughter, and we are aware of how easy it is. Just give them more to eat, given good food and they will keep eating.

The rich who over indulge every appetite in one long feast of eating, drinking and being merry, are unaware of an approaching day of judgment, a day of slaughter.

The phrase “on earth” should get our attention. Heaven will be a place of immeasurable beauty and riches and wealth. A vast inheritance is in store for us. Wisdom from above says build up your treasures in heaven, invest in your eternal future, send your money ahead.

Don't live for the fleeting pleasures of this age and neglect or forget God and the needs of those less fortunate. Be rich toward God. As your income increases so should the percentage of our giving and generosity to guard your heart from greed, or entitlement or trusting too much in your riches.

***Third, what money does to our souls matters, vs. 6.***

James says it gets even worse. All the more reason to heed his warnings and avoid the dangers of wealth.

If murder is one of the worst of the sins, then how great is the danger of wealth when it can lead us into the worst of sins?

As it is today, so it was then, those with money had power and could bend the laws to their advantage. The rich can get their own way and lord it over others. They use power to oppress. Much of the oppression in our world is by the rich over the poor. They bribe, they corrupt justice, they push others down to raise themselves up. Their audacity grows as they get away with it or those they oppress can't do anything to stop it.

**Application and conclusion.**

Riches and wealth and money in and of themselves are not evil, but they can and often do lead to evil and much sin. James is speaking against the abuse of wealth in all its forms including envy, coveting, strife, grasping, and greed. He is speaking against using financial power to hurt or take advantage of others and to indulge ourselves.

Have you examined your heart with regard to money? Have you asked hard, searching questions? Don't let yourself off the hook easily and don't let your self deceive yourself.

Where is your treasure? Where is your heart? What do you love and how does your money show your heart and your love? Where is God in all of that?

Am I hoarding? Do I want to? Am I over-accumulating? Have I ever defrauded someone? Have I taken advantage of someone? Is there something I need to make right? Am I deceiving myself about money?

Am I generous? Do I share what I have? Have I put God first?

Paul commanded Timothy to tell the church at Ephesus and the church at Lynden:

**I Timothy 6:17-19** 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.

Use your wealth to do three things.

First, to provide for your basic needs and those of your family.

Second, to be rich in good works, building up the kingdom of God.

Third, to be generous and ready to share especially with those in need.

James says we are living in the last days, in a day of approaching slaughter and judgment. The day of the Lord is coming and indeed is near. By faith, trusting only in the Lord let us prepare our hearts and homes and finances for that day. Let us not live like those James warned us about, but live with a clear sense that God has written eternity in our hearts.

This table is a picture of how to live with money. Live simply, not extravagantly. Live sacrificially, in the joy of giving rather than getting or keeping. Live generously as Jesus did who gave His life and gives all He has. Use your money in ways that are life-giving and soul refreshing, in remembrance of Him.