



The Final Six Messages in the Book of James Series

Dr. Strauss preached his last message on August 15, 2013. He went home to the Lord on September 11, 1993, after an ordeal with multiple myeloma (bone cancer). Because he usually worked six weeks ahead, he had completed the remaining messages in the James series. A booklet of these sermons was produced; the chapters are available at SpiritualGold.org, in separate PDF files for easy downloading.

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Except where otherwise noted, all Scripture quotations are from the New King James Bible.

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Rotten Riches

James 5: 1-6

PURPOSE

To help us develop a proper attitude toward money and use it in a proper way.

Nearly everybody wants more money. If I were to ask for a show of hands of everyone who wished they had more money, most (probably not all, but most) honest people would raise their hands. We dream about winning the Publishers Clearing House Sweepstakes or the Reader's Digest Sweepstakes. No more financial worries! Most of us would love to get a substantial raise at work, or a fat year-end bonus, or a sizable unexpected inheritance. All our financial struggles would be over.

Money is essential. We can't live without it. Everybody needs it. Somebody said, "Money may not always talk, but it's the closest we've come to a language everybody can understand."¹ A survey of 200,000 students showed that the majority of them entered college primarily to be able to make more money. According to this survey by the American Council on education, twenty years ago only 39 percent considered affluence as their

main goal for furthering their education, while today 75 percent claim riches as their primary goal. Furthermore, economic problems exact an emotional toll on many people. Nearly one American in every five reports that finances “fairly often” or “very often” cause serious arguments among family members.² Money is the number one cause of marital strife. There isn’t a more practical subject we could possibly address.

So we’re not surprised to discover that the Bible says a great deal about money. And what we learn from the Scriptures is that it’s not necessarily wrong to be rich. There are godly people in the Bible who are enormously wealthy, and they are not condemned for it. Money can be good or bad, a blessing or a blight, right or rotten. And the line between right and rotten seems to be drawn on the basis of three issues: 1) How we feel about it; 2) How we obtain it; and 3) What we do with it. And what we are about to learn from James is that being on the wrong side of that line assures us of God’s judgment.

Let’s see how he gets into this subject. Remember back in James 1:27 he taught us that pure religion requires us to keep ourselves unspotted from the world. Now he’s been expanding on that in Chapter 4. Avoiding worldliness means keeping our desires under control (4:1), humbling ourselves before the Lord (4:6-10), guarding against judgmental attitudes and gossiping tongues (4:11-12), and consulting God about all of our future plans (4:13-17). But it also means developing a proper attitude toward money and using it in a proper way. That’s what James is about to teach us. So if we want to avoid God’s judgment, it might be wise to listen up.

1. THE ANNOUNCEMENT OF JUDGMENT, v.1

“Come now, you rich, weep and howl for your miseries that are coming upon you!” There is a debate among Bible scholars as to whether the rich people in this passage are Christians or non-Christians. James refers to both in his book. In James 1:10, he

directs his comments to wealthy believers. In James 2:6, he seems to be referring to wealthy unbelievers. Which is it here? Frankly, I think it’s both! The fact that he addresses them directly as “you” in every verse would indicate that he expected them to be present in the assembly to hear his exhortation. Why would he talk to people who weren’t there? So they probably professed faith in Christ and attended church at least periodically, like some folks do today. It’s possible that their major motive was little more than to make business contacts. But they professed to be Christians.

Unfortunately, their manner of life, particularly in relationship to money, might indicate that their profession was empty, however, that they may have had that “dead faith” James described back in 2:14-16. Their actions may have eliminated them from the ranks of true believers. They need to know that true faith is going to result in a proper handling of money. But what he says about money serves as a warning to all believers. So let’s see what he says.

“Come now!” That’s the same way he began his exhortation to those professing Christians in 4:13 who were making their plans without God. It was designed to grab their attention and prepare them for a warning. Listen up! I’ve got something very important to say to you. “Weep and howl!” Those are strong words indicating bitter weeping as people would weep for the dead in that day. “Howl” was like the loud howling of a wolf. Both words were used in Scripture of the painful outcries associated with the approach of God’s judgment. And that’s what James has in mind. “Weep and howl for your miseries that are coming upon you!” There’s a judgment coming. And it isn’t going to be fun for some people!

Rich people sometimes harbor the notion that the comforts their money buys them will last indefinitely. Not so! There is a day of judgment coming when luxuries will turn to miseries. Like the wealthy godless farmer who glorified in plowing, planting, cultivating and harvesting on Sundays, while his Christian neigh-

bor regularly set that day aside for rest and worship. In October, when the harvest was in, the unbeliever taunted his neighbor with his bountiful crop and his greater per acre yield. But the Christian quietly and graciously replied, "God doesn't always settle His accounts in October."³ There is a day of reckoning coming. And anticipating that day should turn the gloating into groaning for people who set their hearts on getting rich.

So much for the announcement of judgment. Note next—

2. THE DESCRIPTION OF JUDGMENT, vs.2-3a

"Your riches are corrupted, and your garments are moth-eaten. Your gold and silver are corroded, and their corrosion will be a witness against you and will eat your flesh like fire" (Jas.5:2-3a). The judgment described here seems to fall into two categories: First, judgment in the present, and second, judgment in the future.

a. Judgment in the present

Riches in the East at the time this book was written were measured in three basic ways: grain, garments and gold; or foodstuffs, clothing and precious metals. And none of the three is permanent. James mentions each one separately to make his point. "Your riches are corrupted." Riches here refer to perishable items like corn, wheat and oil. Jesus told a story about a man who had a good year and had to build new barns to hold all his crops. He thought he had enough stored up for "many years." In other words, he thought he was wealthy because his barns were full. As you know, he never got to enjoy it all because God took him that very night (Luke 12:16-21). But even if he had been permitted to stay around for a few years he would have discovered that produce rots if it isn't used. Rats get into it and ruin it. God never intended it to last forever.

"Your garments are moth-eaten." Wealthy people in that day liked to show off their wealth by wearing fancy clothes, just as

some do today. The word "garments" (himatia) referred to their outer robes, the clothes others could see. And the more they owned, the more they would impress their friends. Expensive clothing is often mentioned in the Bible besides silver and gold as an indication of a person's wealth (e.g. Joshua 7:21; 2 Kings 5:5,22). But those pesky little creatures called moths like to feed on stored clothing. And they don't care whether the garments are costly or cheap. They can enjoy a good dinner on either one. Why would anyone want to feed the moths?

"Your gold and silver are corroded." Literally, "rusted." Now James knew as well as we that gold and silver don't actually rust. He's speaking figuratively and reminding us that even the precious metals that we consider indestructible are of temporary value at best and doomed ultimately to destruction. Some people who have dabbled in the gold and silver markets can tell you how quickly you can lose a fortune. And even if the market doesn't crash, congress can vote to take it away from you before you get to enjoy it. If you're putting your confidence in gold and silver, God may choose to show you how shakey the ground is on which you stand.

But in addition to this present judgment, there is judgment...

b. In the future

"...and their corrosion (or rust) will be a witness against you and will eat your flesh like fire." The future tenses here project our minds to the future day of judgment. Did it ever occur to you that wasted wealth will be one of the bases on which people will be judged when they stand before God? They hoard wealth to satisfy their fleshly desires, but the evidence of its waste will actually consume their flesh.

We know that the people who stand before the Great White Throne will be cast into the lake of fire on the basis of their unbelief, their rejection of Jesus Christ and His sacrificial work on Calvary's cross in their place. But don't miss the implications of

this text. People who misuse the earthly resources God has entrusted to them may be revealing that they have never truly been born again. That ought to stir some serious heart-searching.

Well, that's the announcement of judgment, and the description of judgment. It still remains to explore...

3. The Reason for Judgment, vs.3b-6

There are actually three reasons suggested in the passage. These people failed on all three financial fronts. First of all,

a. They hoarded it selfishly, v.3b

"You have heaped up treasure in the last days." The last days in Scripture seem to refer to the time between our Lord's first and second comings, particularly those days leading up to His return to the earth in judgment. The writer to the Hebrews said that God spoke in time past by the prophets, but "...has in these last days spoken to us by His Son" (Heb.1:1). So James was talking about the days in which he lived, and we can apply it even more appropriately to the days in which we live since we are closer to Christ's coming than James was. But the point is that these people were storing up wealth, hoarding it selfishly for themselves. God gives us money to meet our basic needs, to further His work, and to help others... not to rot, feed moths and corrode.

They probably thought that having great wealth would provide them with happiness and assure them of security. In either case, it betrayed a wrong attitude toward riches. They failed in the first crucial question about money—how we feel about it. They were putting their confidence in their money rather than in the Lord. They were looking to money to provide what only God can provide.

We know, at least with our heads if not with our hearts, that money cannot buy happiness or security. I read of a family in New York that won some sort of sweepstakes, and they were elated. Pop was a steamfitter. Johnny, twenty-six, loaded crates on

docks. Tim was going to night school. Pop split the million with his sons. They all said the money wouldn't change their lives. A year later, the boys weren't speaking to Pop, or to each other. Johnny was chasing expensive race horses; Tim was chasing expensive girls. Both were working hard at becoming alcoholics. Mom and Pop were fighting with each other. And within two years, all of them were in court for nonpayment of income taxes. "It's the Devil's own money," Mom said.⁴ She was right. Money didn't buy them happiness, or security.

I read of another woman who won a lottery. She now hides in her apartment. For the first time in her life, she has what she calls "nerves." Everybody is trying to put the touch on her. "People are so mean," she says. "I hope you win the lottery and see what happens to you."⁵ Sounds like having lots of money is more of a curse than a blessing, doesn't it?

But most important, hoarding money is direct disobedience of our Lord's command. He said, "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal. But lay up for yourselves treasure in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also" (Matt.6:19-21). Jesus was not forbidding careful planning and saving for the future. Some Christians have taken it that way, and in old age they have become an intolerable burden on others. But planning for a modest income at retirement is far different from hoarding far more than we need. That is not an expression of true faith and it invites divine judgment. If God has blessed us richly, how much wiser to invest it in His work where it will result in friends who will welcome us into our eternal home, as Jesus put it in Luke 16:9, "And I say to you, make friends for yourselves by unrighteous mammon, that when you fail, they may receive you into everlasting habitations."

So, the first reason for their coming judgment was that they hoarded their wealth selfishly. The second was that...

b. They obtained it fraudently, vs.4,6

“Indeed the wages of the laborers who mowed your fields, which you kept back by fraud, cry out; and the cries of the reapers have reached the ears of the Lord of Sabaoth” (v.4). They were holding back the wages which had been honestly earned by their employees. This was a serious matter in those days. Day laborers seldom had more than they needed for that day, and if they were not paid in the evening, they and their families might have nothing to put on the table for dinner. That’s why the Old Testament insisted on prompt payment of the laborer at the end of each day (cf. Lev.19:13; Deut.24:14-15; Jer.22:13). But these people were defrauding their employees in order to line their own pockets. No wonder they fell under the judgment of God. They failed the second test on money as well—how to obtain it.

James suggests in a rather poetic fashion that those withheld wages virtually cry out for vengeance. And the cries for justice of the workers themselves are heard by the Lord of Sabaoth, e.g. the Lord of hosts—all the angelic hosts; in other words, the Lord who has all power at His disposal, the Lord who shall certainly use His power to right these wrongs.

“You have condemned, you have murdered the just; he does not resist you” (v.6). Evidently they were actually taking these matters to court, possibly bribing the pagan judges and in an outrageous perversion of justice, having their innocent workers condemned. The result in some cases seems to have been death. That’s why he says, “You have murdered the just, and he does not resist you.” What a sad state of affairs.

Now I doubt seriously that anyone here has done anything as despicable as this. But people today certainly do take advantage of others to enrich themselves...even professing Christians. They may pay their people less than they deserve; they cheat them out of what they are rightfully entitled to. They may mislead people, or falsify information. Sometimes it’s the employees who cheat

their employers, or steal from them, in order to get a little more for themselves. It all goes back to greed—everybody wants more for himself.

Dr. Karl Menninger once asked a wealthy patient, “What on earth are you going to do with all that money?” The patient replied, “Just worry about it, I suppose!” Dr. Menninger went on, “Well, do you get that much pleasure out of worrying about it?” “No,” responded the patient, “but I get such terror when I think of giving it to somebody.”⁶ We like to have more than the other guy, and we resent it if he has more than us. So we are tempted to use fraudulent means to get more from him. But God knows! That’s the message that comes through loud and clear. God knows, and we shall someday give account to Him.

They hoarded it selfishly, they obtained it fraudently, and finally...

c. They spent it extravagantly, v.5

“You have lived on the earth in pleasure and luxury; you have fattened your hearts as in a day of slaughter” (v.5). That seems to contradict the first one—hoarding it selfishly; but it doesn’t really. People with more money than they know what to do with are often guilty of both extremes. They selfishly and greedily clutch it rather than share it with others in need. But when they do spend it, they often lavish it on unnecessary luxuries, like wild gambling escapades, or extravagant parties, or opulent houses, cars and yachts. They fail the third test that determines whether riches are right or rotten—what we do with them. They’re guilty on all three counts.

They’re trying to satisfy their heart’s desire by their excessive and wasteful spending, but, as James puts it, they’re only fattening their hearts for the day of slaughter. What a graphic picture! The cattle or the pigs scheduled for the slaughter-house just keep on gorging themselves right up to the moment the ax falls, totally oblivious to what lies ahead. And that’s the way it is with people who are hooked on riches and spend their money extravagantly

on themselves rather than share it with others in need. They have no idea that they are storing up wrath for the day of wrath and revelation of the righteous judgment of God (as Paul puts it in Rom.2:5). If their manner of life reveals a lack of true faith in our Lord Jesus Christ, it won't be a very happy day. James calls it a day of slaughter!

It's a sombre lesson, isn't it? Even if you are a true believer in Jesus as your Savior from sin, it suggests some honest self-evaluation. How do you feel about money? How do you obtain your money? What do you spend it on? God is vitally interested in the answer to those questions. And someday you shall give account to Him.

None of us is perfect in these matters. We all fall short of God's perfect standard. But that's why Jesus came. That's the Gospel. The Scripture teaches that we are alienated from God. But He hasn't moved—we are the ones alienated from Him. We, in our sinful condition, are separated from Him. But God reaches out in love seeking to forgive us and to receive us to Himself. He sent His Son to pay the penalty for sin and bear the punishment that we deserve. Acknowledge your own sinfulness and separation from God. Put your faith in God's Son as your own sufficient Savior from sin.

⁴Leadership, Fall 1984, Vol.V, No. 4, "To Illustrate," p.46.

⁵Leadership, Fall 1984, Vol.V, No. 4, "To Illustrate," p.46.

⁶Discovery Papers, "The Skills of Living Humbly—Cultivating a Faith That Endures," Cat. 3993, Gary Vanderet, March 8, 1987.

¹The Speakers Digest, Vol.86, No.13, July 1, 1986.

²Reader's Digest, Feb. 1984, "Making Ends Meet," p.21.

³The Behavior of Belief, Part III, Spiro Zodhiates, Wm. B. Eerdmans Publishing Co., 1953, p.40.