

## **BEWARE OF THE WITNESS OF WEALTH (MONEY)**

**James 5:1-6**  
**Nov. 14, 2010**

**INTRODUCTION:** James has already mentioned the rich on 3 occasions: **1:9-11; 2:2-3; and 2:6.** Here in **James 5** it is generally assumed that James is speaking to wealthy individuals outside the Christian church, however, as he speaks to those *outside*, he does it to the benefit of those *inside*. It is as though James is turning away from his real audience to address some other group.

In this text there is not an indictment of wealth, there is not an indictment of wealth; there is no data to support the idea that it is wrong to be wealthy.

**Proverbs 10:22, “The blessing of the Lord makes one rich,  
And He adds no sorrow with it.”**

God does not disapprove of people with money, but He does speak out against those who **“trust in riches.”**

**Proverbs 11:28, “He who trusts in his riches will fall,  
But the righteous will flourish like foliage.**

**Mark 10:24, “the disciples were astonished at His words. But Jesus answered again and said to them,  
“Children, how hard it is for those who trust in riches to enter the kingdom of God!”**

Like Paul, James sees the danger, not in wealth, but in so loving wealth that it blots our love for God and others.

**1 Timothy 6:10, “For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows.”**

Someone said that God will not condemn a man for being wealthy, but He will ask him two questions:

- 1. How did you gain your wealth?**
- 2. How did you use your wealth?**

Nothing more clearly reveals the state of a person’s heart than his view of money and material possessions.

The fundamental danger inherent in having wealth lies in the fact that it can cause us to focus our complete attention on this world. We may begin to live for this world alone. Once we possess wealth, it may begin to possess us. The Christian must beware of the danger. He must get his wealth honestly, guard it loosely, and give it selflessly to Christ.

As we will see, it is not what we **guard** but what we **give** that makes us rich. When we guard earthly treasure, James teaches that it rots, ruins, and rusts. And one day it will stand up to testify against us.

### **Money talks:**

Does it say, “*Get me any way you can, even if it be through exploitation?*” Does it say, “*Hold me tight, keep me, clutch me?*” If so, you of all people are most miserable. Does your money say, “*Spend me on yourself and no one else?*” If so, it has become your master. Or does it say, “*Give me away to others in the service of Jesus?*” If so, you know the peace and joy that can only come from Jesus Christ.

A.W. Tozer –

*“Before the Lord God made man upon the earth, He first prepared for him a world of useful and pleasant things for his sustenance and delight. In the Genesis account of the creation these are called simply **“things.”** They were made for man’s use, but they were meant always to be external to the man and subservient to him. In the deep heart of the man was a shrine where none but God was worthy to come. Within him was God; without a thousand gifts which God had showered upon him.*

*But sin has introduced complications and has made those very gifts of God a potential source of ruin to the soul. Our woes began when God was forced out of His central shrine and **things** were allowed to enter. Within the human heart **things** have taken over. Men have now by nature no peace within their hearts, for God is crowned there no longer; but there in the moral dusk, stubborn and aggressive usurpers fight among themselves for **first place on the throne.** This is not a mere metaphor, but an accurate analysis of our real spiritual trouble. There is within the human heart a tough, fibrous root of fallen life whose nature is to possess, always to possess. It covets things with a deep and fierce passion. The pronouns **my** and **mine** look innocent enough in print, but their constant and universal use is significant. They **express** the real nature of the Old Adamic man better than a thousand volumes of theology could do. They are verbal symptoms of our deep disease. The roots of our hearts have grown down into things, and we dare not pull up one rootlet lest we die. Things have become necessary to us, a development never originally intended. God’s gifts now take the place of God, and the whole course of nature is upset by monstrous substitution.”*

The focus, again, is on those who gain their wealth in an ungodly manner, make it the center of their lives, and fail to use it to benefit others.

## **I. A FUTURE WARNING. 1**

### **A. ATTENTION. 1a**

**“come now”** – he addressed the autonomous businessmen. It is almost as though James expects certain people to be so distracted by their own worldly pursuits that he needs to snap them out of their daze; listen up!

In **4:13**, he spoke to those who “spent their days as if God wasn’t their Lord, here he addresses those who spend their money as if God wasn’t their Master. These are they who arrange their future and live as though God does not exist.”

## B. ADMONITION. 1b

**“you rich weep and howl for your miseries that are coming upon you”**

**Proverbs 11:4, “Riches do not profit in the day of wrath,  
But righteousness delivers from death.”**

These words suggest a solemn, forgotten truth, that wealth is not an advantage, but rather a spiritual handicap.

Jesus: **“No man can serve two masters.”**

**Luke 12:15, “And He said to them, ‘Take heed and beware of covetousness, for one's life does not consist in the abundance of the things he possesses.’”**

**Luke 12:34, “For where your treasure is, there your heart will be also.”**

**Mark 10:22-23, “But he was sad at this word, and went away sorrowful, for he had great possessions.**

**Then Jesus looked around and said to His disciples, ‘How hard it is for those who have riches to enter the kingdom of God!’”**

Wealth can gradually enslave those who are attached to it and pervert their values. The more we have, the easier it is to be possessed by our possessions, comforts, and recreations.

**Mark 4:19** Jesus: **“deceitfulness of riches”**

When our hands are full, it is difficult to say:

*Nothing in my hands I bring,  
Simply to the cross I cling*

**“weep”** – to sob aloud, to lament, used of wailing for the dead.

**“howl”** – intense grief; the word sounds like what it means.

The picture portrayed is that of open and vocal sobbing, with howls of agony, at the return of Christ in judgment.

John Calvin separates this kind of sorrow from the sorrow of repentance when he writes, *“Repentance has indeed its weeping, but being mixed with consolation, it does not proceed to howling.”*

**“miseries”** – hardship, wretchedness, a feeling of utter misery

**Luke 16:23-26, “And being in torments in Hades, he lifted up his eyes and saw Abraham afar off, and Lazarus in his bosom. Then he cried and said, 'Father Abraham, have mercy on me, and send Lazarus that he may dip the tip of his finger in water and cool my tongue; for I am tormented in this flame.' But Abraham said, 'Son, remember that in your lifetime you received your good things, and likewise Lazarus evil things; but now he is comforted and you are tormented. And besides all this, between us and you there is a great gulf fixed, so that those who want to pass from here to you cannot, nor can those from there pass to us.'”**

## **II. WEALTH’S FUTILE WORTH. 2-3**

The construction of the Greek text anticipates their future demise as already happening.

The ancient world had three standard sources of wealth: harvested grain, clothing, and precious metals and jewels. The issue James will deal with is **hoarding**. James’ conscience-convicting meaning is, *“while God’s needy children are all around you, your heartless act of stockpiling to preserve your wealth has turned it to spiritual rot in your souls!”*

What does this warning mean to us today? While the Bible does not discourage saving and prudent provision for one’s needs, it is dead set against the vast accumulation of self-directed wealth focused solely on perpetrating one’s own comforts and pleasures.

James borrowed these 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; but lay up for yourselves treasures 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.”**

### **A. GRAIN WAS ROTTEN. 2a**

Refers to foodstuffs: grain, fruit, vegetables they had stored away. All are subject to decay. The rich could display their wealth by feasting lavishly. However, by hoarding rather than sharing, the wealth of the rich rots.

### **B. GARMENTS WERE RUINED. 2b**

Change of clothes measured wealth; Achan in **Joshua 21, “coveted a beautiful Babylonian garment.”**

There were no moth-balls back then and the moth loved these rich garments.

## B. GOLD WAS RUSTED. 2c

This is figurative language used to express the worthless nature of gold and silver that is stored up for the future.

The three statements express the futility of keeping in storage those things that should be put into circulation for the glory of God and the welfare of mankind.

- ◆ The ***grain*** (food) could have fed the poor
- ◆ The ***garments*** (clothes) could have clothed the needy
- ◆ The ***gold*** (money) could have purchased healing for the less-fortunate; instead it was allowed to corrode; it corrodes and it corrupts us and causes us to corrode.

**Ecclesiastes 5:13, “There is a severe evil which I have seen under the sun: Riches kept for their owner to his hurt.”**

Remember, God is honored by funnels, and dishonored by sponges. Be a conduit of His blessing, not a tight trip or dead end.

In AD 70, 25 years after James penned this letter, Titus invaded Jerusalem and destroyed it. The wealthy lost it all!

Some increased savings for known future expenses and unknown contingencies seem acceptable. But dead-end hoarding or empire building is not.

**“corrupted,” “moth-eaten,”** and **“corroded”** are all perfect tense verbs; James was so certain of the temporary nature of riches that he described their decay as having already happened. He was showing us the present worthless state of our possessions.

If we don’t use it, it does us no good, and we eventually lose it.

***Hoarding*** is one of the most widespread sins of our time.

1. God entrusts us believers with material goods so that we may use them for His glory.
2. Christian’s resources are to be used to advance God’s kingdom.
3. Believers are to use their wealth to win the lost.

**Luke 16:9, "And I say to you, make friends for yourselves by unrighteous mammon, that when you fail, they may receive you into an everlasting home."**

How do you transfer the possessions of earth into eternal securities? We do it by bringing what we possess under the Lordship of Jesus and letting Him use it.

Dr. Moffett said, *“Use money to make friends for yourself, so that when you die they may welcome you to the eternal abode.”*

Here is somebody who out of his substance (small or great) contributes, in some way, to the spread of the preaching of the gospel. Through that agency, the gospel reaches the ears, heart, and life of an unbeliever, who is subsequently ushered into the everlasting habitation. What a welcome that redeemed soul will have ready in Heaven for the unknown somebody who by his money made possible the preaching of the gospel that reached him.

4. Believers care for those in need.
5. Support those in ministry.

**CONCLUSION:** Wealth is to be enjoyed as a blessing from God and used to fulfill His will in meeting needs and advancing the gospel. Those who fail to do that suffer judgment.