

James 5:1–6

The Deceitfulness of Riches without True Wealth

Thursday, February 22, 2024 • Read James 5:1–6

Questions from the Scripture text: Whom does v1 address? What does it command them to do? Why? What is the true nature of their supposedly pretty riches (v2)? And of their garments? And of their gold and silver (v3)? What two things will this gold and silver do? What have they done? During what days? About what does v4 now speak? Whose were these wages? What had the laborers done? But what happened to those wages? How were they kept back? What do the wages now do? Whose ears to those wages' cries reach? What else reaches those ears? Where have these rich lived (v5)? In what way? By this, what have they done, in what sort of day? What else have they done to whom for profit (v6)? What does the righteous man not do?

Why is wealth so dangerous? James 5:1–6 prepares us for the second serial reading in public worship on the Lord's Day. In these six verses of Holy Scripture, the Holy Spirit teaches us that **wealth poses the dangers of false security, hoarding, theft, fraud, self-indulgence, betrayal, and murder.**

Just reading that list, we see that, the love of money truly is a root of all kinds of evil (cf. 1 Tim 6:6–10, 17–19). In the context in which I write, believers are more wealthy than nearly any other time or place in the history of the Christian church. How necessary for us to heed this passage!

Weeping over wealth? v1. Most think that they would rejoice and laugh over being rich, but v1 says to weep and howl. If our rejoicing is from/in the Lord (cf. Php 4:4), then we may use riches rightly (cf. Php 4:12). But if riches are our joy, then we are on the brink of devastating misery!

False security. v2–3. The imagery in this verse is of thinking that something is solid but having this hope shattered. They try to use their wealth, but it has been rotting and just crumbles in their hands. When they take it out for trade, it instead witnesses against them.

They try to put on their fine clothing, but it's so perforated with holes that they appear impoverished and naked. And that which they touch to their flesh, they find not silky and comfortable but burning like fire. False security is one of the great dangers of wealth. It sprouts wings and flies away (cf. Pr 23:5).

Hoarding. end of v3. All of our days are our last days. The Lord may not return for thousands of years, but He will very soon summon each one of us from this world. We must live as those who have pleasure and purpose in the Lord, and use the things of this world in that manner.

What folly it is to accumulate for accumulation's sake! Wealth is not a purpose; it has a purpose. By it, one may enjoy the Lord and His goodness. Using it, one may employ it for the Lord in His service. When we treat it as its own purpose, we let it make a mockery of us.

Theft and fraud. v4. The fields that the laborers of v4 were contracted to work have been thoroughly harvested. But the wages that were promised them are still in the pocket of the rich landowner. And how did this happen? By fraud! Some cheating, some deception, some false technicality.

This is so commonplace now, and apparently it was common then. For, the Spirit reminds them that the Lord of Hosts is listening to those wages and those reapers, who are now crying as Abel's blood once did. Theft and cheating are brazen atheism: treating the God Who calls Himself "Lord of Armies" as if He does not see us or hear us or care about justice! But wealth poses this danger; we fall in love with it, and we begin to be forgetful for God, when it will serve the purpose of increasing our wealth.

Self-indulgence. v5. Here is a companion to the hoarding at the end of v3. In this case, however, the wealth is being enjoyed. But it's being enjoyed "on the earth," which means something similar here to the "under the sun" of Ecclesiastes. It is being enjoyed as if this world is all there is. But if that is the sort of joy you have now, then it is the only joy that you will ever have. Very soon, the one whose pleasure has been in self-indulgence will come into the pains of hell forever. But how easy wealth makes it to indulge ourselves. The Lord spare us from so living!

Betrayal and murder. v6. It's amazing here that the just man is not hostile toward this rich person. This character (cf. Mt 5:39) makes the betrayal in v6 even worse. These rich condemn even such a man as this, simply because it suits their purposes. Not only do they serve their wealth, but their ability to wield power has brought them to a point that their consciences are seared like leather.

What dangers wealth can pose to the believer! The Lord grant to you, dear reader, to know how to be abased and how to abound, to be able to do in Christ Jesus all things that you do (cf. Php 4:12–13).

How have you been tempted to find your security, pleasure, or even purpose in wealth? To what lying, stealing, or cheating has it tempted you? Whom have you been tempted to mistreat for it?

Sample prayer: Lord, forgive us for how we have trusted in wealth and served wealth. Forgive us our self-indulgence and our mistreating others as if You, the Lord of Hosts, do not see and hear. Grant, instead, that we would rejoice always in the Lord Jesus, and that we would know how to abound in Him, through Whom we ask it, AMEN!

Suggested songs: ARP112 "O Praise the LORD" or TPH538 "Take My Life, and Let It Be"

(The following is a machine-generated transcription. PLEASE BE AWARE of—and patient with—transcribing errors. If there is something confusing or obviously erroneous, you are invited to listen to the audio recording via hopewellarp.org)

James chapter 5 verses 1 through 6. These are God's words. Come. Now, you rich weep and howl. For your miseries that are coming upon you. 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. You have heaped up treasure in the last days, 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. You have lived on the earth in pleasure and luxury, you have fattened your hearts as in a day of Slaughter. You have condemned, you have murdered the just. He does not.

Resist, you Amen. So far. Reading of God's inspired and an errant word. Here, the prophet the prophet our Lord's brother is returning to a theme that he had begun in chapter one where the Lord himself was. Riches, and he had said, Let the lowly brother glory in his exaltation, but the rich in his humiliation because as a flower of the field, He will pass away.

For no sooner has the sun risen with a burning heat. Then it withers the grass. Its flower falls and it's beautiful. Appearance perishes. So the rich man also will fade away in his pursuits. So there's nothing wrong with having earthly wealth. The problem is, if we find our riches or our richness in the earthly wealth, Uh rather he has already told us for the rich brother to glory in humiliation to glory.

In the fact that his true riches are so great in God and so permanent in God through the Gospel of Jesus Christ. That the wealth that he has in this life and all the things that he can buy and enjoy. Are lowly and humble. By comparison. Uh, to the wealth that he and the poor brother share in common.

So, as the poor brother, Uh, is exalted and lifted up in the Lord and has a greatness and a wealth that the whole world together cannot provide or understand. So also, the rich brother and he views his earthly richness. As small and dwarfed. By comparison and so now he is addressing those who find their richness.

In their rich. On the earth. And that if they are, if they find that the good life, is the things that they have the wealth that they possess and the things that can be obtained by that wealth. Um, then they do not have a genuinely good life and they should be instead weeping and howling is connected to the passage that we had last week.

For those who think that the good life is their Prophet. And they think that, they Going to tomorrow. Uh today or tomorrow go to such and such a city and spend a year there and buy and sell and make profit. They've forgotten that lesson, haven't they from chapter one?

That they're like, a flower that Springs up in the morning and Fades in the evening. Unvanishes and dies, and just thrown. Into the fire. And so they have forgotten that godliness with contentment is great. Gain because godliness is content with God, and has something that even death. Uh, cannot take away but rather Gives us our Return on investment, our investment comes into its maturity and pays off big.

When we die, if Your riches are God and your Investments is in God. And so Earthly wealth is actually spiritually dangerous. Because the more we have of it, the more endain, the more in danger, we are Of. Many sins and many Follies that come. Uh, from Rejoicing in exalting, in.

Our Earthly wealth. And, Some of these that are mentioned here and we could actually draw Other ones. So, these are just some of the main ones are the danger of false security The danger of hoarding or Um, Living for accumulation, for accumulation's sake. The danger of being a thief or a cheat.

The danger of self-indulgence. And the danger, even Of placing riches over. Uh, against prioritizing riches over the lives. Of others. Uh, and so betrayal and murder. Uh, so rejoicing in riches puts us in danger of false security, The rich do not see themselves as about to lose their riches.

They think they're riches are solid and valuable and permanent when even our life. As we heard in verse 14 of the previous chapter is a vapor that appears for a little time. And so there's this wonderful picture in verse two. Your riches are corrupted and your garments are moth eaten and so you have your riches nicely stacked here.

Golden coins, maybe in the picture, and you have Apparently beautiful, garments nicely folded over here, but you go to grab coins to buy something with them. And you didn't realize that. They are corrupted, they are corroded and when you try to grab a coin pick up a coin it crumbles into dust and vanishes in your hand and you uh pick up a piece of clothing to put it on but it is so thread bare and moth eaten with all the holes.

It's worse than being naked. It doesn't cover you at all and you thought it was going to be elegant. But it just looks like. The worst of Rags because it's eaten. By moths, and if we think that that we have substance or or power to Obtain things by the wealth.

And if we think that we have adornment and Beauty by the clothing, then we are self-deceived. It's a false security. That we have, if our if we feel secure, Um, Or adorned by exalted by what we have. So that's one danger of finding our richness and riches this false security and don't Um, don't succumb to that danger.

Uh, sometimes the way that you discover that you had a full security and riches when you didn't even recognize it is, when you're Earthly wealth is threatened and you find yourself suddenly anxious. Well, if your security was in the Lord and his goodness to you in that wealth, Uh, the Earthly wealth being threatened, it's not done anything to take the Lord away or or to increase the risk of the Lord being taken away, that can be multiplied by whatever Factor.

There's zero risk, no one can take God away. And so that is sometimes how you find out about the false security. The second danger here is hoarding. Uh, you have heaped up treasure. Uh, in the last days. And so accumulating. Accumulating, that which will be. Entirely and completely. Eliminated.

And Um, the old preacher illustration. Uh, that you don't see. A U-Haul being pulled by a hearse. Um, Sadly. This is something that For instance, the Egyptians with their pyramids, Stuffed with things, and Even. Apparently living Que Being buried with their pharaohs. And the Chinese Emperors also having Burial sites, where they they would have.

They would literally make sculpture armies. Uh, at the burial site to continue to serve the emperor. Um, but truly the Pharaoh or the emperor like every other man. Uh, becomes worm, worm food, and worm poo, as to dust, they return by the agency. Of the lowest of creatures. Do not Heap.

For yourself. Treasure in this world. Accumulation for accumulation's sake is such Folly. Um, Uh, it's a much more ancient version. Of the dopamine hit game as you increase your bottom line, a little bit more, a little bit more, a little bit more. Once. A wealthy man, he was being interviewed and the interviewer asked and this man was a multi-billionaire.

Uh, and the the interviewer asked Uh, how much is enough? And the man said, one more dollar. One more dollar is heaping up treasure. In the last days. Now. Money is useful. Uh, and you want to be wise with it for the purpose. Of serving others, especially for serving your heirs.

If you are looking to, By his Blessing upon you. Make you fruitful and multiply you not just biologically, but spiritually that. Who are made in God's image and renewed redeemed in that image in the Lord, Jesus Christ. And by his Spirit, would come from you. One of the things that you do with whatever God gives you in this life, is employ it in.

Uh, that it will be useful to your descendants after you. Now, if the Lord on whom you are trusting for those things, wipes out, what you accumulate, you're still trusting the Lord and he's the one who you hope will provide for your children and your children's children. Uh, however, he is pleased to do so but he has appointed to you.

To be wise in how you use, what he's given you in hope that you get to be. The one through whom he provides for your Offspring. Even materially. That's not wrong. Uh, that's biblical. You want to be wise with your Investments that you can support the work. Of God and the local congregation and take care of the poor and facilitate the, the ministry of Public Worship in the means of Grace and the discipleship, you want to be able to help send people like Paul, you know, asked the Romans to help send him to Spain and thank the Philippians for their partnership and sending him with the gospel.

Um, Accumulation. Uh, for the purpose of the surface of God is not wrong, but accumulation for accumulation's sake is utter Folly. What are you going to do with that? You've heaped up treasure in the last days. So there's the danger of false security. There's the danger of hoarding and somebody who is finding their security in wealth and enjoying accumulating it just for the sake of accumulating it While they have now put themselves.

Uh, in danger of serving it. In which case they become willing to cheat and steal. Indeed, the wages of the laborers who mowed your Fields. Okay. So there was There is a contract in place certain price for a certain job in verse 4 says the job is done. Which you kept back by fraud.

And so there's some technicality here or some deception in the way that the contract was made. And the clever businessman, or the clever lawyer of the businessman has figured out a way. To keep back some of the money that was understood to have been promised. And so there's not just uh not just the stealing here.

But there's the intentionality and the deception as the mechanism of stealing and it's disgusting. Uh, Uh, and even in God's common Grace, The vast majority of pagans understand this to be disgusting. That's why? You know, the tax collector who's skimming off the top. Because he's going to use the Roman.

Military might. To twist your arm if you complain against him. And so he's collecting more on technicalities and making himself Rich. Was the prototypical evil person.

Uh, even to the point that in our, in our morning, sermon text, this past week, Jesus, to say, doesn't even the most wicked person you can think of do.

The same says, doesn't the tax collector? Doesn't the Publican? Uh, do the same. But if you become Uh, someone who finds your security and wealth. Or accumulates it for its own sake, you put yourself in danger of serving it and making yourself. Grotesque disfigurement. Um, of a man. Or a woman of a person.

Uh, who cheats and steals to increase your money. And, And then self-indulgence. Your money cannot love you back. So do not love money. Uh, the love of money is at the root of many evils. Uh, It does enable you more and more. To love yourself. Uh, to live. Out of love for the Lord, your God, with all your heart, soul, mind and strength, not to love your brothers Christ.

Loved you not to love your neighbor but just to love pleasing yourself. And so you become grotesque, not only in how you relate to others, you become grotesque even in how you relate to your own self. He says you have lived on the earth in pleasure and luxury. You have fattened your hearts.

As in a day of Slaughter. Like the stupid animal. That doesn't know that it is coming to the end of its life. It just thinks. Wow. My lunch and supper had been doubled the whole last week isn't life. Wonderful. So you're just stuffing your face at every opportunity and enjoying every physical pleasure that you can and you don't realize that it's because you're about to be destroyed.

Now, for that animal, it's because you're about to become someone else's supper But if you're serving self-indulgence as wealth, Which is a grotesque God and will deceive you into living for immediate gratification like that self-indulgence, like that. It's not because you're about to become someone else's supper Because you're being given over more and more.

Uh, to your godlessness and your ingratitude and you're living not to glorify God or give thanks. Uh, and you are about to be plunged into hell. That's the day of the slaughter here. It's spiritual Slaughter. That's not just treasure in the last days like your life is about to end.

Uh, it's that you're about to receive your end. It's a great danger of self-indulgence. Uh, and how Dreadful when someone who is given over to, it has more opportunity for it like wealth, affords. Them. And so, This fourth, great danger in this past of the danger of false security, the danger of accumulation for accumulation's sake, the danger of theft and fraud the danger of self-indulgence.

And finally, The danger of betrayal and murder. You have condemned, you have murdered. Is bad enough. That you would. That you would value wealth. Over the Of anyone else made in the image of God. No, we're supposed to prioritize people, over property. People are the great valuable thing, you know, among all the creatures for, they are the one creature that are made in the image of the Creator.

But not only is there murder here, there's betrayal. Because the one they have condemned, they have trumped up charges against here, is the just one the righteous one who does not resist you. He is. Is one who rejoices and exceedingly? Glad Is exceedingly. Glad when he's persecuted, he's the one who Loves his enemies.

Uh, he's here not being hostile, not hating you. Uh he is one who follows the end of Romans 5. Who's described. Sorry end. He is one who follows the end of Matthew 5, he is the one who's described by the beginning of Matthew 5, which is to say he is one who is in Christ.

And so conformed to Christ Uh that when you condemn him and when you murder him, you can know of a certainty that what has been produced in his heart by Grace comes from Union with Christ. And so what you do to him, isn't just done to a righteous one.

It is received by God has done to Righteous one. And so there is no form of Suicidal action. Uh, so great as condemning and murdering Um, this man Uh, The the classic example of this in scripture, Uh, what Jezebel and Ahab being willing to let her do in his bath did to naboth?

For sure at the Judgment. That will be responded to. As done. Unto Jesus Christ himself. You have condemned, you have murdered. The. He does not resist you. A wicked betrayal. And murder. And so, the The riches of this world. If we do not learn to Rejoice in our humiliation and see the riches of Of having God the riches that we have in God.

As so infinitely, greater that we view, Earthly riches, By comparison as humiliation. The Riches of this world. Pose us great spiritual danger. And so this is the right way to use not. Um, you know how well you did in the football game? This is the right way to use.

I can do all things through Christ. Who strengthens me? When the Apostle Paul says, I know how to be a based or I know how to be in want, Uh and he uses both of those in Philippians 4 12 and I know how to abound By Grace, I can actually have much without being spiritually harmed.

Uh, that is a rare and wonderful gift of God. When a man has both the Earthly wealth and the spiritual wealth. So that by the grace of God, he can have these riches. Without being destroyed, spiritually by them. So we do. For each of you, our dear children. Be well off in this world.

Not for yourselves. For the service of God and for the service. Um, for the uh, the helping of the generations that come from you. To serve God to belong to him. Um, But much more than that. We want you to have the spiritual wealth. May God protect you. From the dangers of wealth that are.

These verses may he protect and Deliver Us. Who have so much and the things of this world, Let's pray.

Oh Lord, have mercy upon us. And forgive us. Four in each one of these dangers. We can see Just how great our Peril is, and How much we are already? Um, On the cusp of Destruction. And so Deliver Us increase. We pray our faith towards you. That we would see you as our inheritance.

And that we would have the benefits of that to Contradict and oppose and Counter the effects. Of the dangers of wealth, and Grant to us. To enjoy the good from your hand and to employ it in your service. I pray that you would do this even now for each of my children.

That from them in their lives. They would be Spiritually wealthy. And from them would come. Generation after generation. Who are generationally wealthy? With the spiritual riches in you in Christ. In his name, we ask it. Amen.