

**SERIES: Walk the Talk**

**SERMON: *A Word to the Wealthy***

**SCRIPTURE: James 5:1-6**

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“Now listen, you rich people, weep and wail because of the misery that is coming upon you. Your wealth has rotted, and moths have eaten your clothes. Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days.”

Surely James isn't speaking to us – we who have eaten at least three meals in the last 24 hours, who enjoyed a night's rest on our soft and cozy beds, who selected our Sunday outfits from closets filled with clothes. Or is he?

**Introduction:** The harshest condemnation from the pen of James comes in this passage where he rebukes the wealthy for how they misuse their riches and in so doing abuse others bringing misery and judgment upon themselves. This text stands as a clear warning to all believers to carefully examine our attitude toward and use of personal wealth.

### **For whom was this passage written?**

Most N.T. scholars are in agreement that this passage was not intended for James' primary audience which was Jewish Christian brothers and sisters dispersed throughout Asia. This is clear from the absence of the term “brothers”, the absence of any instruction or exhortation, and, the presence of strong condemnation not unlike many Old and New Testament passages which denounce rich oppressors.

If we view the paragraph in this light, James was encouraging his readers, most of whom were suffering many trials, including economic hardships from persecution by the rich, to not give up hope. Judgment would come on their oppressors. A second purpose may have been to warn them lest they become materialistic themselves and come under the same judgment.

### **To whom does it apply today?**

This question is not as simple to answer as the first. To leave the door open for God to use this passage today let's read this passage as if it were written to us. “Now listen, you rich people....” Before you look around at the people sitting near you to see how they compare to you in relative wealth, let me show you how we in America compare to the rest of the world.

According to the website of Geography Teaching Today, if the earth's population was shrunk to exactly 100 people, and all proportions were kept the same, there would be:

57 Asians

21 Europeans

14 North and South Americans

8 Africans

6 people would possess 59% of the entire world's wealth and all 6 would be from the United States.

80 would live in substandard housing

70 would be unable to read

50 would suffer from malnutrition

Only one would have a university education  
 Only one would own a computer

I have had these statistics for several weeks, but each time I look at them I am struck afresh with the plight of the majority of the people with whom I share planet Earth. I am also ashamed that I very seldom think of the 80% who live in substandard housing, or the 70% who cannot read.

### **Does this passage describe rich Christians in Wichita?**

Could this passage apply to me, or to you? What I ask you to do is be willing to look in the “mirror” of God’s Word. Kent Hughes, former pastor of College Church in Wheaton, IL suggested this prayer. “May the Holy Spirit help us to step inside James’ smoldering human spirit, hear the hammer blows as he pounds the arrogant rich, and allow those blows to shape our lives as well.”

Three principles will help to shape a proper attitude toward and use of personal wealth:

### **Riches and Misery often go hand in hand (James 5:1-3)**

“Now listen, you rich people, weep and wail because of the misery that is coming upon you. Your wealth has rotted, and moths have eaten your clothes. Your gold and silver are corroded.”

Paul gives a similar warning in I Timothy 6:9, 10.

“People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.”

James is not saying that wealth, in itself, is bad, nor that wealth always causes misery.

But he is saying that there are certain temptations inherent in the possession of great wealth, such as a false sense of security, a desire to control others, and personal pride. When the wealthy are selfish, greedy, unkind, and unjust, they end up losing everything in the end, even their very lives.

In his commentary on the book of James Ron Blue summarized the lessons of this paragraph as follows: “...wealth brings consternation, ends up in corrosion, and results in condemnation”.

What happens to their wealth? Not what they expected. They will lose their wealth and this loss will affect them adversely, causing them to weep and howl, to cry in distress. The term in the original language implies “weeping accompanied by recurring shouts of pain”, reminding us of excruciating grief or anguish. These rich folks will lose everything they have devoted themselves to, everything they have relied upon; theirs will be the dismay of those who discover their dreams and treasures destroyed forever. James groups their treasures into three categories: hoarded wealth, fine clothes, and gold and silver. Let’s see what happens to each.

**Their hoarded wealth rots:** meaning it has become of no value, it is now worthless. This might represent their retirement plans, their IRAs, their pensions; funds accumulated over the years. Their stock certificates have lost all value, the company benefits have run dry, and there is nothing left. All is lost.

**Their fine clothes are eaten by moths.** In the first century A.D., a person's wardrobe gave others some idea of their financial position. Paul acknowledged this when he testified to the Ephesian church, "I have not coveted any one's silver, or gold, or clothes." Garments were one of the most popular forms of wealth in the biblical world. People used them to pay for things, to give as gifts, or to include in an heirloom. Moth eaten clothes, no matter how costly, are of little or no value to the owner. We all know how it feels to pull out a favorite sweater for winter use and see that moths have been at work. Like their hoarded wealth, their priceless wardrobe was also worthless.

**Their gold and silver corrode.** These rich folks probably considered their gold and silver to be safe, Gold and silver do not literally rust, instead they corrode and tarnish. Like rust, corrosion destroys the value of the costly metal. One of my chores as a teenager was to use silver cleaner to remove the tarnish from my mother's silver tea set and tableware. Some of the pieces that did not get used as much were pitted from the tarnish that had been ignored so long that it damaged the silver. Can you imagine the dismay of these rich folks who found all of their precious metals corroded, as if they had rusted out, and were now worthless?

When wealth is misused and abused even the most lasting earthly treasure has no enduring value.

Jesus gave a similar warning about the uncertainty of riches when he said, "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also." Matthew 6:19-21

How are we doing at storing our treasures in heaven? One researcher suggests that professed followers of Jesus take in 68% of the world's income but only 3% goes back to the local church and less than 1% goes to world mission.

The rotting, moth damage, and corrosion were the visible sign and symbol of the insecurity of riches and the certain ruin awaiting those who have no other ground of hope. Both the riches they have accumulated and their very own lives are facing ruin. God is not unaware of their attitude and actions. James warns that the same process that destroys gold and silver will be the process that destroys those people who place their complete trust in these precious metals.

The second principle is:

### **The Misuse of Riches moves God to Judgment (James 5:3-6):**

"Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days. Look! The wages you failed to pay the workmen who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty. You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter. You have condemned and murdered innocent men, who were not opposing you."

**God will move in judgment against those who are greedy: "you have hoarded wealth in the last days. You have fattened yourselves in the day of slaughter"**.

The "last days" is a reference to the time between Christ's first coming and his return, and the future judgment. This is a time that should be marked by fear of God and repentance, instead of greed that mocks God and hurls insults into his face. Hoarding is a particularly serious sin for us who know Christ

and know that we are living in the days that precede his return. In these “last days” when God’s judgment looms, how are we spending our money? Are we investing in things that advance Christ’s kingdom, or in things that finance a life of luxury and ease?

In James’ words, “You have fattened yourselves in the day of slaughter”, some see an allusion to what happens in a Kansas feedlot, like the large one just outside of Dodge City. Here is a picture of some of those happy steers. What could be better, all you can eat, all day long, seven days a week. What they don’t realize is they are eating themselves to death in their last days. They are being fattened up for slaughter, just like the rich people who were getting fatter and lazier as judgment day neared.

I just finished reading The Good Life, by Charles Colson. He says that in the last 30 years we have transitioned from being a nation that measures our economy in terms of what we produce, to one that measures our economy by what we consume.

The recent decision to jumpstart the economy by giving everyone more money to spend is proof of this fact. In one of the early chapters of his book, Colson tells about a 30 something single mother named Jamie who is a colorist at a high-end hair salon. She gets upwards of \$285 from each client and some wait as long as six weeks for an appointment. She earns a handsome six-figure annual income. Her money goes for serious shopping, which she does on seasonal trips to New York City.

I quote from a 2003 Washington Post article about Jamie.

“She longs for Manolo Blahniks with the same intensity as Carrie Bradshaw, the character played by Sarah Jessica Parker on “Sex and the City.” The designer shoes cost anywhere from \$445 for suede pumps to more than \$1,100 for boots. Jamie owns 37 pairs. She conservatively estimates that she owns at least \$20,000 worth of Manolo Blahnik sandals, shoes and boots. Almost all of them have four-inch stiletto heels. Jamie, who is 5-foot-6, likes how tall they make her feel. “I’m hoarding them,” Jamie says, laughing at herself. “I don’t know why. I’m hoarding them because he keeps making them.”

April Witt, the Washington Post journalist makes this observation. “Deny it, outraged, if you will. Rail against unchecked materialism like some puritanical scold. Pray for the soul of a nation wandering lost in the malls, more likely to shop than to vote, volunteer, join a civic organization or place a weekly donation in the collection plate of a local house of worship.”

“Consumerism was the triumphant winner of the ideological wars of the 20th century, beating out both religion and politics as the path millions of Americans follow to find purpose, meaning, order and transcendent exaltation in their lives. Liberty in this market democracy has, for many, come to mean freedom to buy as much as you can of whatever you wish, endlessly reinventing and telegraphing your sense of self with each new purchase.”

April Witt quotes historian Gary Cross who makes this astounding observation. “This society of goods is not merely the inevitable consequence of mass production or the manipulation of merchandisers. It is a choice, never consciously made, to define self and community through the ownership of goods.”

I don’t mean to be insensitive, but if the shoe fits, shouldn’t we wear it?

**God will also move in judgment against those who are self-indulgent: “You have lived on earth in luxury and self-indulgence.”** The wealthy individuals about whom James wrote had a lifestyle that was vastly different than those whom they oppressed. In James’ day there were two classes of people, the rich

and the poor. Jesus spoke of about this two-class system in Luke 16 where he told about “a rich man who was dressed in purple and fine linen and lived in luxury every day. At his gate was laid a beggar named Lazarus...longing to eat what fell from the rich man’s table.” Their fortunes were reversed after death. The beggar was in a place of rest and peace while the rich man was in unending torment. This warning should challenge us to avoid extravagance and self-indulgence when purchasing goods.

We have a lot of parents here this morning, and I know your children are listening to what is being said, especially when it comes to shopping. Your young people are told by the media that they are not cool unless they wear the right brand. So do you spend the extra bucks for the designer labels so they fit in? If you don’t mind I will share what we did when our three sons were growing up.

We let them know we would spring for the basic clothing items, pants, shoes, shirts, etc. but not necessarily the brand that was “cool”. If our boys wanted the “cool” brand they needed to provide the additional money, the difference between brand X and the one they wanted. This seemed to work. Now mind you, we only had boys, so take this advice with a grain of salt.

I was both stunned and encouraged by the inside page from the WichiTalk for July 9, with the byline, “After two students look at an expensive outfit, they set out to find the same look for less cash.” Instead of spending \$1,174 for an outfit, Morgan found one for \$232, and Marissa located one for \$68. Now I know better than to meddle in this any more than to say, just because you can afford it doesn’t mean you should buy it.

Two powerful forces shape luxury consumerism in America: the concentration of wealth among top wage earners and mass media that bombard consumers at every income level with images of the lush lifestyles than money can buy. The people just below the top income level are influenced by what the people at the top spend, and feel pressured to spend more on themselves. Then the people below them start to spend more, and you get cascades of spending all the way down. For those of us in the middle income range, spending \$4.00 for a cup of coffee doesn’t seem extravagant anymore. Since the people at the top continue to spend more, ratcheting up everyone’s expectations, every consumer down the pike tends to live in a state of continual frustration. It is easy to get caught up in this rat race, but there is no excuse for us as Christians to be living lives of conspicuous consumption.

### **Lastly, God moves in judgment against those who are unjust:**

“Look! The wages you failed to pay the workmen who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty. You have condemned and murdered innocent men, who were not opposing you.”

Why did James say these rich people were unjust? He says they withheld wages from their farm laborers. This is a very serious charge. The Old Testament clearly condemned such conduct. Deut. 24:14 says “Do not take advantage of a hired man who is poor and needy.... Pay him his wages each day before sunset, because he is poor, and is counting on it.” It was necessary to pay each worker at the end of each day of work. This pay was what was used to buy food and supplies for the next day. They knew what it was like to live “hand to mouth”.

Some of these day laborers and peasants died because they poured out their strength in their labors, but the fruit of their labor did not come back to them. Therefore, James accuses the rich of condemning and killing their just laborers. “The cries of the harvesters have reached the ears of the Lord Almighty.” The strength of God’s anger is seen in the title, “The Lord Almighty”. It is one of the most majestic images

offered by the various Old Testament names of God, and refers to God's awesome power and authority to judge sin.

We are to fear this omnipotent God – fear him so much that we run from the sins of the rich that are exposed in this passage.

The lesson for us, Christians with wealth (comparatively speaking), is this: a huge responsibility goes with the possession of wealth.

We must not treat lightly the dangerous sins associated with riches. We cannot assume that because we are living respectable lives we are safe in our possession of wealth. The misery coming to the rich is too terrible to ignore. We must ask ourselves:

Do I hoard? Am I guilty of over-accumulation of wealth? Have I ever, or am I now defrauding someone? Is there financial deception in my life? Have I succumbed to Satan's call to live a self-indulgent life? Are there sub-Christian excesses in my life?

I encourage you to examine your attitude toward and use of riches because....

### **A proper attitude toward and use of riches brings glory to God**

Reading again from I Timothy 6:7-8, 17-19, where Paul addresses Christians...“But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that.

Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.”

**First, realize that all we have belongs to God.** We are just managers, stewards whom God has entrusted with wealth. We are not to trust in what we can purchase for our happiness, but *put our hope in God, who richly provides us with everything for our enjoyment*. Remember what Jesus said: “Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions.” Luke 12:15 Relax your grip on things; you only have them for a while.

**Commit to pursuing a simpler lifestyle.** “For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that.” This is definitely “counter-culture” thinking, as you know. It does not happen without the Word of God and the power of the Holy Spirit! I find this statement by O. Hardman quite sobering.

“It is an injury to society as well as an offence against God when men pamper their bodies with rich and dainty foods and seriously diminish their physical and mental powers by excessive use of intoxicants. Luxury in every form is economically bad. The Christian who has the ability to live luxuriously, but fasts from all extravagance, and practices simplicity in his dress, his home, and his whole manner of life, is, therefore, rendering good service to society.”

I have included the following suggestions for adopting a simpler lifestyle in the Walk the Talk booklet for today.

- Make a list of the possessions you have that you don't need and would be better off without. Decide what to do with these things. I will have some suggestions before we are done.
- Make a list of the possessions you have that you treasure. Are any of these things getting in the way of your spiritual development?
- Make a list of the organizations you belong to, and the number of weekly activities you engage in. Does your desire to live more simply conflict with your involvement in these groups or activities?
- In the future, buy things for their usefulness rather than their status, for their utility not their prestige.
- Reject anything that is producing an addiction in you.
- Learn to enjoy things without owning them. Make use of public parks, libraries, swimming pools, etc.
- Shun anything that distracts you from seeking first the kingdom of God and his righteousness.

### **Develop a habit of giving rather than gaining.**

“Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.”

Giving can be practiced on the way to living more simply, as you decide on the things you no longer need. Distribute things that are recyclable through agencies you trust, i.e. Salvation Army, World Impact, Hope Net, et.al. If you did not already know it there are two dedicated containers in the church gym for items that can be resold at the Thrift Store operated by the Hilltop Urban Church.

If you ask God to increase your ability to give you will be amazed at the ways God will answer your prayer. Look at 2 Corinthians 9:6-11.

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work. As it is written:

“He has scattered abroad his gifts to the poor; his righteousness endures forever.”

Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.

As I said at the beginning, these verses we have been examining are James' harshest words of warning and condemnation. Because our culture values money and possessions so highly, we need this warning

too. The strongest message I received about values was what I saw modeled by my parents and grandparents. What message are we modeling for our children and grandchildren? God has graced our congregation with a number of people who have been blessed financially and are using what they have in ways that brings glory to God.

It is my prayer that if James were to write a follow-up letter to us it would go something like this:

“Now listen, you rich brothers and sisters in Christ at Wichita. I write these words to commend you for your resolve to be excellent managers of the wealth God has given you. It thrills me to hear reports of how you are simplifying your lifestyle, and developing a habit of giving rather than gaining. To God be the Glory!”