

Riches That Rust

James 5:1-6

Pastor John Miller

I want to read James 5:1, because that sets off what James is saying in chapter 5 of the book of James. James says, "Come now, you rich, weep and howl for your miseries that are coming upon you!" Nothing reveals the state of a person's heart more than his or her view of money and material possessions. If you want to know where a person is spiritually, look at their bank account. Look at how they spend their money.

There is a story in the Bible in which Jesus was passing a crowd of people. It's recorded in Luke 12. Someone called out to Jesus and said, "Master, command my brother that he divide the inheritance with me." You want to know where someone's heart is? Get involved in an inheritance. Gather the family with the lawyer, open the will and find out who's demon possessed. It'll happen. "Would you command my brother to divide the inheritance with me? He's not giving my share to me." Jesus, at that very moment, says, "Beware of covetousness. For man's life consists not in the abundance of things which he possesses." Then Jesus went on to tell the parable of what we call the rich fool, who built bigger barns, died and did not go to heaven, because all he was concerned about was his earthly treasures and his earthly possessions.

The statement Jesus made is significant: "Beware of covetousness. For man's life consists not in the abundance of things which he possesses." I remember a bumper sticker many years ago that said, "He who dies with the most toys wins." I hope that's not on your car. But if it is, that's just flat-out stupid. If it's on your car, let me know, and we'll go out and take it off together. Jesus said, "You can gain the whole world but lose your soul, and what has it profited you?" So we need to understand that the eternal is more important than the temporal. Yes, we need money. Yes, we need food. Yes, we need clothes. God knows we need a shelter. But having food and clothing, the Bible says, we should learn to be content.

In our text today, James is warning the wicked wealthy. In verses 1-6, James is not talking to believers; he's talking to unbelievers. And he's not talking simply to unbelievers; he's talking to unbelievers who are rich, unbelievers who are wealthy. Most likely, he was talking to unbelievers who were landowners. They had lots of land, food, clothes, gold and silver, and by the standards of the times, they were very wealthy and affluent. But the important point to make is that they were not saved.

By the way, this whole passage is a figure of speech in which you address one crowd to the benefit of another crowd. James is talking to non-Christians, the wealthy wicked, so that Christians will hear what he has to say and benefit by it. So he wants us to eavesdrop on His denunciation and condemnation of these wicked wealthy.

Now I want to make this very clear: It is not a sin to have money or to be rich. Some of you say, "Praise God! Preach it, brother. I love this pastor!" It's not a sin to be rich. God is

concerned with how you get your wealth and what you do with your wealth. That's the issue. That's the important thing.

Some of the great men and women of the Bible, to name only a few in the Old Testament, were rich. There was Abraham, who was rich. Job was a wealthy man, and Joseph was rich and wealthy and second only to Pharaoh in the kingdom. King David was wealthy as well as his son, Solomon. In the New Testament you have Philemon, a wealthy landowner who had slaves; Joseph of Arimathea; Lidia; and the list could go on. So to condemn someone simply because they have money would be wrong; it's not Biblical. God looks at the heart, and He looks at more of where our heart is.

Money is not the root of all evil or the root of all kinds of evil. "The love of money is the root of all kinds of evil." I've often heard that verse misexplained or misquoted. The Bible does not say that money is the root of all evil. The Bible says, "The love of money is the root of all kinds of evil," literally. So the problem is not money, but it's that our hearts become covetous.

What James first does in verse 1 is that he pronounced judgement on these wicked, wealthy individuals. "Come now, you rich, weep and howl for your miseries that are coming upon you!" Let's break that down.

First, he calls on them to listen. That phrase "Come now" literally means "Listen to me." He's not telling them to go somewhere; he's telling them to listen to him. He's saying, "Listen up." Who does he want to listen up? "You rich." Who are these rich men? They are unsaved, unbelievers and they are wicked. No repentance is asked of them. They are not called "brethren." They are not called "sisters." They are not called "believers."

Not until he gets to verse 7 does he speak to believers. Verse 7 says, "Therefore be patient, brethren." He starts to speak to believers in verse 7, and he uses verse 7 and the following verses to apply the first six verses. He's saying, "In light of these wicked wealthy, I want you brethren, you Christians, you believers to be patient." Why? Because the Lord is coming back. So you need to establish your heart. God is going to right all wrongs. He's going to judge these wicked, wealthy individuals. So James calls for these unbelieving, wealthy, wicked individuals to listen up.

What does he want these rich men to do? Notice it in verse 1: "weep and howl." How's that for a text? "Cry, wail, weep." The words "weep" and "howl" are very strong words in the Greek. It's talking about the miseries that will come upon them. The certainty of the judgement is seen in the words "shall come upon you" in the King James translation. The Greek is in the present tense, so it could be translated "which are coming upon you."

The great Greek scholar, A. T. Robertson, actually said that this is to be in "the prophetic perfect." That means that it is happening, and it will yet happen in the future. So these rich people were to be weeping and howling because of the miseries that are coming upon them. The word "miseries" is a strong word suggesting hardships, afflictions and wretchedness.

Don't you ever for a moment get the idea that money brings happiness. Isn't it bizarre that everyone knows that, we sing about it—"Money can't buy me love"—yet we don't live like it's true. Somehow we think that If I could just win the lottery.... You know that when you hear the lottery's \$1.3 billion, or whatever, you think, Wow! What it would be like! You're busted. You start thinking about what you're going to do with the money and what you're going to get with the money. It's ridiculous. How many people have won the lottery, and it's ruined their lives? Many times money just brings cares, burdens and great responsibility. It can't bring peace.

You can't actually buy rest. You can buy sleep at the drug store, but you can't buy rest. Jesus said, "Come unto Me all ye who are weary and heavy laden, and I will give you rest." You want rest? You want peace? You're not going to get it at a drug store. You're going to find it in Jesus Christ. Jesus Christ alone can bring you peace and joy.

The lesson here is that money can't buy happiness, and no man can serve two masters, as Jesus said. You're either going to love one and hate the other, or you're going to despise one and cling to the other. "You cannot serve both God and money," the Bible says. So you can only have one master. That doesn't mean that you can't have money; it means that money can't have you. It means that money can't be your master. The minute you get it, it sometimes wants to get ahold of your heart.

James is announcing judgment on those wicked wealthy, because they amassed their wealth by fraud and cruelty, and they were spending it in sinful, selfish luxury. So the indictment is not because they were rich, but because they got it by fraudulent means and were using it for selfish purposes.

Now James begins to indict them in verses 2-6. There are four indictments against these wicked, wealthy men. The first indictment is in verses 2-3. He indicted them for hoarding. Who would ever think that the Bible would actually talk about hoarding? Their wealth was uselessly hoarded. Verses 2-3 say, "Your riches are corrupted, and your garments are moth eaten. Your gold and your silver are corroded..."—or "tarnished"—"...and their corrosion..."—or "rust"—"...will be a witness against you..."—all this stuff they have hoarded up and their tarnished gold and silver is actually going to be a witness of them when they stand before God—"...and will eat your flesh like fire. You have heaped up treasure in the last days."

There are three categories of wealth named here: there is the grain—"Your riches are corrupted"; there is their garments—"Your garments are moth eaten"; their gold and silver—"Your gold and silver are corroded," or "tarnished" or "cankered" or "rusty." Now gold and silver doesn't rust, but it does tarnish. You might add one more category for wealthy people in the ancient world, and that is land. So their wealth was in these areas: their food stores, their clothes, their gold and silver and their property.

The problem wasn't that they possessed these things, but they possessed more than they needed, and instead of being a conduit, they became a reservoir. They built bigger barns and bigger garages and bought bigger houses to store more cars and more things and more stuff.

Isn't it amazing all the stuff we have? This is one of the sermons that really bust me. I'm right in the middle of preaching it and "Oh, yeah"; I have 13 surfboards in my garage. Pray for me. What pastor needs 13 surfboards? Now I justify it by saying my kids need that one, my daughter rides that one and my son rides that one. I haven't seen them in three months, but they need that one. I take the kids surfing, so I need 13 surfboards in my garage. Pray that I can put this sermon into application and get rid of some of them. I just had that little confession to throw out so that I can preach with a clean heart the rest of the sermon.

Think about all the shoes you have in your closet. My wife and I have been cleaning house. Get rid of this stuff. "Do you really need these shoes?" The minute I mention shoes, some of the men are thinking, Preach it, brother! Come on, Pastor. Come on! That's why I had to get surfboards out of the way, so I could get on shoes. I'm kidding! Do you really need another dress? Do you really need another shirt? Do you need more clothes? We have these walk-in closets. You could drive a car in the thing. They're bigger than most people's houses. "I need bigger closets. I need bigger barns."

We hoard it up and we hoard it up. But the Bible says that we are stewards, and we are to be using what God has given us for the glory of God and the good of other people and the furtherance of God's kingdom. It's the wrong use of wealth. It's wrong to hoard wealth for one's own sinful pleasures with no regard for God or others.

This is a quote from James Montgomery Boyce on this thought: "The problem is that being sinful men and women, we take what we're given, and we use it for ourselves at the expense of other people, rather than receiving these things as gifts in trust from God to be used in His service at His direction. We need to learn that we are merely stewards of what God has given, and we must use what He has given rightly." Amen. Realize that what you have is not yours; it belongs to God. "God, this is Your house. This is Your money. These are Your cars. These are Your clothes. This is Your time. Lord, these talents that You have given me belong to You, and I want to use them for Your glory."

After Jesus warned of covetousness, He told the parable of the rich fool. He was a rich fool because he got a bumper crop one year, and instead of giving it to people in need, he just built bigger and bigger barns for himself. The problem was that he was rich in this world, but he wasn't rich toward God. The Bible says that he went to sleep that night saying, "Take your ease. Eat, drink and be merry, for thou has much laid up for you for many years." That night he died. Then Jesus said, "Whose shall those things be which He has provided?"

There are no pockets in shrouds; you don't take it with you. Have you ever seen a funeral procession in which a hearse is pulling a U-Haul trailer behind it? I've heard of people wanting to be buried in their classic car. "I want to be buried in my car." Are you going to drive it into heaven or something? "Beep, beep, Peter. Here I come." I don't think so.

The Bible says we brought nothing into this world. Ever been there when a baby is born? They come in naked. And we will take nothing out of this world. Job said, "Naked I came into this

world, and naked shall I return. The Lord gives and the Lord takes away. Blessed be the name of the Lord.” The Bible says that having food and raiment, we should be content with. It’s so very important.

In Matthew 6:19-21, Jesus said, “Do not lay up for yourselves treasures on earth, where moth and rust destroy.” James got so much from his older brother, Jesus. James uses the same thing as Jesus where He says, “Don’t lay up treasures on earth. Moth and rust corrupt and thieves break through and steal. For where your treasure is, there your heart will be also.” So your grain (that’s food), your goods, your riches are corrupted and your garments are moth eaten.

Have you ever noticed that if you have a favorite sweater, a moth is going to eat it? I kid you not; whenever I have a favorite sweater, I promise that a moth is going to eat that sweater. It’s like they sit up in your closet and listen to which one is your favorite, and then they go after that one. Something’s going to happen; you have a favorite pair of pants, and they rip. God doesn’t want us to set our affections on those things.

So our resources belong to God: our time, our talent, our treasure. You say, “Well, I don’t have a lot of money.” Then give God your time. “I don’t have a lot of time.” Whatever abilities you have—give them to God. So hoarding is condemned in verses 2-3.

Here is the second indictment, in verse 4. It’s so practical. They are indicted for fraud. Their wealth was unjustly gained. Wealth is not sinful, but when you defraud to get it or you lie or steal—and if you’re a Christian, listen carefully—you don’t cheat on your taxes. You don’t lie and steal to get ahead. You do what’s right, and you do the things that God has called you to do and God takes care of you.

Notice in verse 4 James says, “Indeed the wages of the laborers who mowed your fields...”—God is addressing these wicked landowners. He is saying, “Look at the people who work for you, your day laborers who are out in the field”—“...which you kept back by fraud, cry out.” So the landowner was supposed to pay them for their labor, but he’s kept back their payment. “And the cries of the reapers have reached the ears of the Lord of Sabaoth.”

The “Lord of Sabaoth” is actually “Jehovah Sabaoth” or “Lord of hosts.” The “hosts” is a reference to angels or to angelic beings. The idea is that He is coming back to judge. If you don’t treat someone right, God is coming back, and He is going to take retribution on you. Again, these poor laborers, and many of them were believers, were listening in on this indictment.

In those days, they basically lived hand-to-mouth. They were like a day laborer of our day. You might go to a street corner or somewhere to pick up someone to come to work at your home. If they work for you that day, you feed them. But in the Bible days, the poor folk would go out in the field and would get paid at the end of every day. That’s how they ate. If they didn’t get paid, they didn’t eat. If they didn’t get paid, they had nothing for their family. So they would work all

day, go to get paid, and the guy would say, "Come back tomorrow. I'll pay you tomorrow" or "Come back next week, and I'll pay you." It happens today: You work for somebody, you give them the work you should be paid for and they don't pay you what you're supposed to get paid. So the landowners kept back what was given to them.

Listen to what God says about this in Deuteronomy 24:14-15: "You shall not oppress a hired servant who is poor and needy, whether one of your brethren or one of the aliens who is in your land within your gates." This is pretty interesting in light of all the issues that we deal with regarding illegal aliens and working in the fields and getting paid. "Each day you shall give him his wages, and not let the sun go down on it, for he is poor and has set his heart on it; lest he cry out against you to the Lord, and it be sin to you."

In Jeremiah 22:13, it says, "Woe to him who builds his house by unrighteousness and his chambers by injustice; who uses his neighbor's service without wages and gives him nothing for his work." God pronounces a woe on that social injustice, and He says, "If their cries reach my ears, I'm going to hear and I'm going to answer."

Remember in the Old Testament when the children of Israel were slaves in Egypt for 400 years? They cried to the Lord in their bondage as they worked and they slaved and were oppressed by the Egyptians. God actually said, "I have heard their cries." God hears the cry of the poor. They reach the ear of God. It doesn't go unnoticed. We might look around and think that there is no justice for the poor. It's kind of popular now to bash rich people. But God takes the side of these oppressed and wronged poor, who through fraudulent means are ripped off. God says, "I'll hear their cry, and I will answer their need."

There is a third indictment, and it's in verse 5. First he indicts them for hoarding; secondly, for fraud; and now thirdly, he indicts them for self-indulgence. Their wealth was selfishly indulged in or spent. "You have lived on the earth in pleasure and luxury; you have fattened your hearts as in a day of slaughter." Notice he says, "You have lived...in pleasure." It translates a single Greek word suggesting a life of luxury and self-indulgence. It's a picture of men wallowing in extravagant immorality. In the King James translation it says "been wanton," or literally, "giving yourselves to pleasure." So what he is actually condemning here is the playboy, hedonistic philosophy of our day.

A couple of weeks ago I mentioned the philosophy of hedonism. That basically is that pleasure is the chief good of life. Avoid pain. Avoid problems. Don't worry about other people. Just do what feels good to you. Live a life of pleasure and wanton unrestraint. Give yourself to whatever pleasure satisfies you. This is our culture today. This is a sign of the times that we are living in. This is a picture of the last days: heap these treasures together for the last days.

In 2 Timothy 3:1-4, Paul is describing characteristics of the end of time. I find three things interesting about the last days. He says, "But know this, that in the last days perilous times will come. For men will be..."—number one—"...lovers of their own selves..."—number two—"...without natural affection..."—which in the Greek is "without family love," and number three—"...

lovers of pleasures more than lovers of God.”

So what are the signs that we are living in the end of times? Perverted love—self. They're narcissistic. It's all about loving self. Secondly, they won't have a love for family. We are watching before our very eyes in American culture today the demise of the family. We're watching the demise of gender distinction. There are no male and female anymore. We're watching the very foundation of our nation crumble and corrode. It's not just a Christian thing; it's the building block of society. As goes the family, so goes society. We find today that people love themselves, don't love family, don't love God but they love pleasure. That's the world that we are living in today.

So James says to them, “You have fattened your hearts as in a day of slaughter.” What does that mean? He's using a figure of speech of the concept of the fatted calf. In those days they would take a calf and separate it from the other cows or steers and put it in a special pasture. It would get special attention with lots of grass and lots of grain and lots of food. They would fatten it up nice and big. Try to imagine that if you were one of the cows not chosen and were in one of the other fields with the other cows, you might say, “This isn't fair! Why does he get all the nice grass?! Why is he getting so plump and so fat, and we're starving over here? Why is he getting all the attention?!”

“You dumb cow! That dude's headed for the barbecue! He is being fattened up to be slaughtered. Don't envy him!”

“Gee, I wish I could eat that grass.”

The fatted calf is headed for the slaughter. He's going to be steak. He's going to be hamburger. Why would you envy anybody who is being fattened? The wicked are like this fatted calf.

One of my favorite psalms—and I can't help but tie it in right here. Psalm 73 is a psalm by Asaph. He said in verse 1, “Truly God is good to Israel....But as for me, my feet had almost stumbled; my steps had nearly slipped.” He tells us why in verse 3: “For I was envious of the boastful, when I saw the prosperity of the wicked.” Basically, he said—and I'm paraphrasing —“I'm a believer in God, a godly man trying to obey God, but when I looked at the wicked, who don't even believe in God, they never seem to get sick. They never have any weeds grow in their yards. Their cars always run perfectly; they never have mechanical problems. They never lose their jobs. They seem happy; they laugh, they have a good time. Their kids are perfectly spaced.” Mine are just spaced.

“It just seems it doesn't do any good to be a Christian. I just really struggle. I almost crashed and burned; I came to the conclusion that it doesn't do any good to be godly. It doesn't do any good to follow God. The wicked just prosper; they have all the fun, they have a good time. Why go to church? Why be a Christian?”

Then he said, “Until I went to the house of God.” He finally did go to church. That's why it's

good that you're here too. He goes on to say, "Then I realized the eternal. As I come to God's house and I hear the worship and I hear the singing and I hear the Bible preached and God's Spirit begins to speak to me—even though a few days ago I almost stumbled, because I envied the wicked—now I realize they are like a fatted calf. They're headed for destruction. They're on a slippery path. And they'll awaken someday as one awakens from a dream." He said, "Oh God, I've been so foolish. I realized then that God, You are with me. You are holding me. You are guiding me, protecting me. And after I come to my end, You're going to take me to heaven." He actually said, "All this, and heaven too! I was so foolish to envy the wicked." When he came to the house of God, he got an eternal perspective.

I pray, today, that's what God gives you. I pray that you get your sights off the earth and off your car and your money and bank account and your job and your health and your marriage and all of the things that you deal with. I pray you get an eternal perspective on God. He is with you. He is holding you. He's guiding you, and He's going to receive you to glory.

If you are a Christian, you're rich. The Bible says that "He Who was rich..."—Jesus—"... became poor, that through His poverty we might be made rich." Not materially, but spiritually. When we die, we get to go to heaven and we inherit all things. What a blessing that is. So we need to keep that eternal perspective.

The last indictment is in verse 6. James indicted them for murder. Yes, murder. Their wealth was ruthlessly acquired. Verse 6 says, "You..."—speaking to the wicked wealthy—"...have condemned, you have murdered the just." There is a lot of debate as to who "the just" are. Some think it is Jesus, but I think it is referring to the righteous man or woman, the believer. So "You have condemned, you have murdered the just..."—"the Christian"—"...He does not resist you." That's natural; God says, "'Vengeance is mine; I will repay,' says the Lord."

I quoted it before, but let me give you the text again: 1 Timothy 6:10. You should all read 1 Timothy 6, because it has a lot to say about wealth. 1 Timothy 6:10 says, "For the love of money is a root of all kinds of evil." Is it any surprise to you that people have murdered for money? No. That's often a motive. You kill someone because you know you're going to get an inheritance. You kill someone because you want money, or you rob someone and murder them to take their money. That's really the context of what James is saying here. He says that "You have condemned and killed the just, and He does not resist you." These wicked wealthy murdered to get what they wanted. God sees and God knows.

I think of 1 Kings 21 where Ahab, a wicked king, coveted Naboth's vineyard. Ahab was the King of Israel, and he had all the treasures and all the wealth and a beautiful palace and all this property. But there was a man in his kingdom named Naboth, who had a beautiful vineyard. It didn't belong to Ahab, but he went down to look at it one day, and he said, "Man, this is the killer vineyard. This is better than any vineyard in all of Israel." So Ahab wanted to buy it. He asked Naboth, "Can I buy your vineyard?" Naboth said, "King, I respect you, I'd like to help you, but this is a family-owned vineyard. It has to be handed down according to the law of God in order to obey God's Word. It has to be handed down to my family. I can't sell it."

So the King got all upset and was bummed out. He went back to the palace and he started—like any red-blooded American man—to cry. Then his wife, Jezebel, came in the room. Please don't name your daughter Jezebel. I'm getting myself in trouble today in this sermon. Bumper stickers saying "Jezebel." That's not the best name for a girl. You know you're in trouble when you're married to Jezebel; right?

She said, "What's your problem?" That's what any supportive, encouraging wife would say.

"I want Naboth's vineyard, but he won't sell it to me."

Wicked Jezebel said, "Aren't you the King?"

"Yes."

"Well then, what's your problem? Just go take it." Then she said, "I'll go get it for you." So she goes out and hires two wicked individuals; they're called "sons of Belial," or sons of Satan. She pays them to be false witnesses and to lie about Naboth, to say that he cursed God and the King. So they brought Naboth into the courtroom and asked, "Naboth, did you curse God?"

"No, I didn't."

These two witnesses then said, "We heard Naboth curse God and the King." Naboth was then taken out of the city and stoned to death. Near his vineyard, his blood was shed.

Jezebel went back to her husband and said, "Well, I took care of it for you, you big wimp! I got you Naboth's vineyard."

Ahab said, "Good. Good." So the King went to the vineyard, walked into it to check it out. He tasted the grapes and said, "Aah! This is mine." But then a prophet of God showed up. His name was Elijah. Ahab looked up and knows that something bad is going to happen. When you just killed somebody and a prophet shows up, something's going to happen.

I've run into people in the grocery store, and sometimes they have things in their cart that they don't want the pastor to see. "Oh, hi, Pastor Miller. It's good to see you," as they try to hide what's in their cart. I know to just do eye contact. I don't look in people's carts anymore. I only go to the grocery store once in 30 years, but when I do, somebody gets busted. They say, "Oh, hi, Pastor. See you next Sunday," as they roll the cart away.

That's what it's like for King Ahab. "Oh, no! It's Elijah the prophet."

Elijah looked at the King and asked, "Is this the time to buy vineyards? And to murder? And to take what doesn't belong to you?" He said, "As the dogs licked Naboth's blood, so will the dogs be licking your blood. You're going to die." It was only a short time after that that Ahab was killed in battle. The Bible says that the dogs actually came and licked the blood out of his chariot.

What do we learn from this whole passage? Number one, we learned that fixation with material things spawns a miserable quartet in one's life: hoarding, fraud, self-indulgence and murder; hedonism, living only for yourself. Don't love money; love God. Someone said, "We love money and use people." But the Bible teaches us to love people and use money. Be careful.

The second thing we learn is don't envy the wicked. Why would you envy the fattened calf? They're headed for destruction. Why would you envy the wicked? Don't you realize that God is with you, guiding you, your sins are forgiven, you have the hope of heaven and you have everything to rejoice in?

Then, thirdly, be patient. Jesus is coming back. I want to give you just a preview of what lies ahead. I can't help but look at verses 7-8. They say, "Therefore, be patient, brethren..."—so this is the Word to the believer—"...until the coming of the Lord. See how the farmer waits for the precious fruit of the earth, waiting patiently for it until it receives the early and latter rain. You also be patient. Establish your hearts, for the coming of the Lord is at hand."

In verses 7-8, the minute James starts to talk to Christians, he tells them two things: number one, "be patient"; and number two, Jesus is coming back. We need to live our lives in light of the coming again of Jesus Christ. Jesus Christ is coming again.

So what are you doing with your time? What are you doing with your talents? What are you doing with your treasures? Are you investing them in the kingdom of God? Are you being a blessing to others? Are you a conduit, or are you a reservoir? Are you saying, "God, here am I. Use me for your glory"? Do you realize that everything you have is a stewardship? It's been entrusted to you by God.

Don't envy the wicked rich. Their end is destruction. "Trust in the Lord with all your heart. Lean not to your own understanding, but in all your ways acknowledge Him, and He will direct your paths."