

Riches That Rust

James 5:1-6

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I want to read just one verse, James 5:1, to get us started. James says, “Come now, you rich, weep and howl for your miseries that are coming upon you!”

Someone said, “Nothing reveals the state of a person’s heart more than his or her view of money and material possessions.” I believe that’s true.

One day Jesus was speaking to a crowd of people and a man screamed out in the crowd, “Teacher, tell my brother to divide the inheritance with me,” Luke 12:13. If you’ve ever been in a lawyer’s office when a family gathers for the reading of the will, you know it’s easy to find out who’s “demon possessed” in the group. If there’s a demon-possessed person there, it will be manifested. Then Jesus said, “Take heed and beware of covetousness, for one’s life does not consist in the abundance of the things he possesses.”

In our text, James is warning the wicked wealthy. He’s speaking to the wicked for the benefit of the believers. This is a unique passage. He says, “Come now, you rich.” He’s speaking to wicked, unbelieving, unsaved, rich men. He’s not condemning them for their riches; he’s condemning them because they acquired their riches in a sinful way, and they’re using it in a lavish, self-centered, sinful way on their own lusts and pleasure.

Then in verse 7, James says, “Therefore be patient, brethren.” So he’s not talking to Christians until verse 7.

This is a unique passage that reminds us of the Old Testament prophets who rebuked the wicked. But James did it for the benefit of the righteous. We know that God will bring judgment on those who oppress and persecute the righteous and received their riches by means of murder and fraud. They will be judged by God. God would not judge them simply because they were wealthy. It is because they got their wealth in a wrong way and what they did with their wealth.

Now it is not a sin to be wealthy—unless you obtain your wealth illegally, so they are ill-gotten gains, and you use them lavishly on your own sinful lusts and pleasure. Many men and women in the Bible were wealthy: Abraham; Job; Joseph, who was second to Pharaoh in all of Egypt; David, the King of Israel; Solomon, his son; Philemon; and in the New Testament, we have Joseph of Arimathea; Zacchaeus; and Lydia. They all were wealthy individuals who were followers of Jesus Christ.

So nowhere in the Bible does it condemn riches and wealth per se. Money is neutral. It can either be used for good or for evil. It can either be used for God or for the devil. It’s not money itself that is condemned; it’s the love of money. 1 Timothy 6:10 says, “The love of money is a root of all kinds of evil.” All kinds of sinful behavior is borne out of a love of money. That’s the

root of all evil. So it's our hearts that are important. The problem is not money; it's when our hearts become covetousness of money.

Verse 1 starts with a call to "Come now." That literally means "Listen up." James isn't telling us to go anywhere; he's telling us to listen to what he has to say. And who does he want to listen? Verse 1 says "you rich." And the rich are the unsaved, unbelieving, wicked, rich men. And not until we get to verse 7 is James speaking to "brethren."

By the way, thematically, our text doesn't really end until verse 11. So James continues on in verses 7-11 talking about the coming of the Lord and what believers should do in light of that happening.

But he's telling those who are wicked and rich that they should "listen up." And what does he want them to do? Verse 1 says "weep and howl." The word "weep" means "to sob or to lament out loud." The word "howl" means "to shriek, to scream." Picture these rich people wailing, sobbing out loud and screeching or screaming. Why is that? Because of "miseries..."—or "judgment"—"...that are coming upon you!"

This weeping and howling in verse 1 is not an expression of repentance but rather anguish and lamenting over their impending judgment. So James is not talking about repenting over their sin but weeping because of impending judgment. And he speaks of its certainty: "are coming upon you" or "shall come upon you," in the King James translation. So this is a solemn judgment of God with no hope, no repentance. It's coming upon the wicked people because of the way they have acquired, hoarded and spent their riches for their own lusts.

The certainty of their judgment is seen in the word "shall," in verse 1. In the Greek, it's in the present tense. And the word "misery" means "a strong hardship or affliction or wretchedness." A.T. Robertson, the great Greek scholar, said that "This shall come upon you" or literally, "is coming upon you." It's in the prophetic perfect tense; it's a prophecy of future judgment that is absolutely sure or certain to happen. So James puts it in the present tense. It's saying, "It shall come upon you." It's not saying that right now you're being judged; it's sure or certain it will happen in the future.

The Bible says, "Whatever a man sows, that he will also reap. For he who sows to his flesh, will of the flesh reap corruption, but he who sows to the Spirit will of the Spirit reap everlasting life," Galatians 6:7-8.

So James gives a very stern warning in verse 1. It's like Jonah going into Nineveh and saying, "Forty days, and Nineveh shall be overthrown!" Judgment will come. Jonah didn't say that God loves them, He'll forgive them and spare them if they repent. Just 40 days and it's all over. The people of Nineveh repented on a "maybe" basis; perhaps or maybe God will have mercy on them if they repent. God indeed did.

Like Jonah's solemn, prophetic message, in our text, James speaks of the judgment that is certain to come upon them.

Now before we move on in the text, there are a couple of lessons I want to drive home. Number one, money can't buy happiness. You hear of some Lotto winner, and you think, Boy, I could be a multi-millionaire! What would I do with all that money?! How awesome that would be? I'd buy this beach house. I'd give some to God. God, don't sweat it; I'll make sure I'll give some to you. You get all pumped up. We think that somehow all our problems would be solved.

I don't think so. Many people compound their problems with wealth. If you're poor, you can sleep at night; you don't have to worry about someone stealing your money, because you don't have any. But if you're rich, you lose sleep over your money. It's Scriptural; you stay up all night worrying if thieves will take your money or if the market will crash. When you don't have anything, you don't have to worry about anything. Keep it simple.

So James is indicting these wicked, rich people. Money can't buy happiness. Jesus said, "No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon" or "money," Matthew 6:24. In our text, James is announcing judgment on those wicked wealthy, because they amassed their wealth by fraudulent and cruelty means and were spending it in sinful, selfish luxury. I think that is a great synopsis of the whole passage.

James brings four indictments, in verses 2-6, against these wicked, wealthy, rich men. In the first indictment, verses 2-3, James condemns them for their hoarding. Their wealth was uselessly hoarded. He describes the areas and categories of their wealth. "Your riches are corrupted." It probably refers to their grain. "Your garments are moth-eaten." Verse 3, "Your gold and silver are corroded..."—or "tarnished"—"...and their corrosion will be a witness against you and will eat your flesh like fire." So they will bring judgment on themselves. "You have heaped..."—this is where we get the word "hoarding"—"...up treasure in the last days."

Note in verses 2-3 that their wealth consisted of three things. First, it was their grain. In the parable of the rich farmer, he built bigger barns in which to store all his grain. A common way of becoming rich in those days was of having barns full of grain, but then it becomes corrupt.

Second, it was their garments. But they became moth-eaten. Their wealth was in their clothing. We have poor people who can't buy clothes to keep themselves warm, so they are shabbily clothed. In the parable of the rich man and Lazarus, the rich man ate sumptuously everyday and was clothed in fine linen and purple. So a lot of their wealth was in their clothing. Today we have bigger barns, bigger houses, bigger closets. Some closets today would be a nice house for some people.

In our world today, riches are relative. By the world's standards, if you live in America, you're rich. If you travel to some countries in the world, no matter how little you have here in America, you're considered rich. So it's all relative.

I think it's interesting that their garments are "moth-eaten." If I have a favorite sweater, a moth will eat it. If I don't like a sweater, the moths will leave it alone. They hide in my closet, see

which sweaters I like the most, and go for those sweaters. So don't set your heart on clothes.

Third, their gold and silver were tarnished. They would be adding up their wealth.

The only thing James is missing in this list is land. They would have to have land in order to raise the grain or food.

So they had grain, garments, gold and silver and land.

Is it wrong to save money? Absolutely not; it's wise. But it is wrong to hoard money. It's wrong to get it illegally or in sinful ways and use it for sinful purposes. But it's not wrong to save money. And the Bible says that "If anyone will not work, neither shall he eat," 2 Thessalonians 3:10. And "If anyone does not provide for his own...he has denied the faith and is worse than an unbeliever," 1 Timothy 5:8. So you need to be a provider, as much as God enables you and gives you the ability and blessing to provide for your family. So that, the Lord willing, when you're gone your children will have an inheritance. But you need to be careful about hoarding wealth unnecessarily or in a sinful way.

So is it wrong to hoard wealth for your own, sinful pleasure with no regard to God? Yes.

It's interesting that in the book of James that he just said, in verse 13, "Come now, you who say, 'Today or tomorrow we will go to such and such a city, spend a year there, buy and sell, and make a profit.'" Those who live independently of God, self-sufficiently and purposefully live for their own gain and don't bring God into the picture, James is now indicting them for hoarding their wealth.

James Boyce said that "The problem is that being sinful men and women, we take what is being given and use it for ourselves, at the expense of other people, rather than receiving these things as a gift in trust from God..."—I like that—"...to be used in His service and at His direction. We need to learn that we are merely stewards of what God has given and must use what He has given to us rightfully." That's so well said. What God has given to you has been entrusted to you as a servant. It's not yours.

If you're a Christian, nothing belongs to you. Your money belongs to God. We hear about giving God ten percent, but it all belongs to God. James 4:2-3 says, "You do not have because you do not ask. You ask and do not receive, because you ask amiss, that you may spend it on your pleasures." So you should pray, "Lord, thank you for blessing me and entrusting this wealth to me. How would You have me use it for Your glory?" Seek His will and purpose about how you should spend your time, your talent and how you should invest your treasures in things that are eternal.

So in addition to this warning about covetousness, Jesus gave the parable of the rich fool. The man was a fool, because he hoarded his wealth in bigger barns. Yet that night he was going to die and face eternity, but he wasn't ready to meet his maker. He loved things and used people, when he should actually use things and love people.

In Matthew 6:19-21, Jesus 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 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." This is very similar to what James says. And by the way, Jesus was James' older, half-brother.

John Wesley, the great Methodist preacher, used to say that "As soon as I get riches, I give it away as quickly as possible lest it get ahold of my heart." I like that. How sad that we would let riches get ahold of our hearts.

So use your resources to advance God's kingdom. You say, "I don't have a lot of treasure." Well, you've got time; serve the Lord. If you don't have a lot of treasure, then use your talent to serve the Lord and further His kingdom.

Not only did James indict them because their wealth was uselessly hoarded, but, secondly, he indicted them for fraud, verse 4. "Indeed..."—or "look"—"...the wages of the laborers..." These are day, agricultural laborers working in the fields. If they didn't get paid that day, they would go hungry. "...who mowed your fields..."—that's the fields of the wicked unrighteous—"...which you kept back by fraud, cry out; and the cries of the reapers have reached the ears of the Lord of Sabaoth."

God doesn't actually have ears; He's not a man who has ears. But it speaks of God hearing. So those who have been defrauded by the wicked wealthy cry out to God, "I'm hungry, Lord! They haven't paid me for my labor." God hears them; He is called "the Lord of Sabaoth" or "the Lord of Hosts," which is a reference to the angels or the armies of heaven, the angelic beings.

Now let me make a couple points. God loves the rich and God loves the poor equally. Someone isn't loved more by God because he's rich, and he's not rich because he's loved by God. And someone isn't despised by God or loved less by God because he's poor. God looks at the heart. God doesn't look at your wallet but at your heart. That's so important. But God does defend the poor who are defrauded by the rich.

There are some verses that back this up. Leviticus 19:13 parallels verse 4 of our text. It says, "You shall not cheat your neighbor, nor rob him. The wages of him who is hired shall not remain with you all night until morning." The day laborers lived hand-to-mouth. If they didn't get paid, they wouldn't eat. So daily they had to be provided for.

Deuteronomy 24:14-15 says, "You shall not oppress a hired servant who is poor and needy, whether one of your brethren or one of the aliens..."—or "foreigners"—"...who is in your land within your gates. 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."

And Jeremiah 22:13 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.” So if you hire someone to work at your house, they do the work, but you don’t pay them, you have defrauded them and robbed from them. And the Bible, in the Eighth Commandment says, “You shall not steal,” Exodus 20:15.

So how do these wicked, wealthy people get rich? By defrauding the poor laborers who worked in their fields.

The third indictment is in verse 5 of our text. James indicted them for self-indulgence. This is so common in our culture today. Their wealth was self-indulgently spent. Not only did they get their wealth by fraud, but they wasted it on selfish pleasures. “You have lived on the earth in pleasure and luxury; you have fattened your hearts as in a day of slaughter.” The phrase “lived...in pleasure” translates to a single, Greek word that is only found here in the New Testament, suggesting a life of luxury and self indulgence. It is a picture of men wallowing in extravagance and immorality. One translation says, “You have luxuriated upon the land and run awry of it.”

So basically it’s talking about hedonism. Its philosophy is that pleasure is the chief good of life. Make as much money as you can, and then use it for your own pleasure. Get all you can, hoard it and use it for your own pleasure.

The two key words in verse 5 are “pleasure” and “luxury” or “wanton,” in the King James translation. That’s giving yourself to pleasure. The Moffett translation says, “plunge into dissipation.” It’s the Playboy philosophy. It’s the wicked, pleasure-seeking culture of our day.

2 Timothy 3:1 says, “But know this, that in the last days perilous times will come.” Now I want to draw this out. There will be four kinds of love that will be characteristic of the end times. This is also a picture of the day we live in. First, “Men will be lovers of themselves,” verse 2, which is narcissism or self-love. We live in a world today in which we love ourselves. It’s actually applauded.

Second, there won’t be family love. They will be “unloving” or “without natural affection,” as the King James translation says, in verse 3. In the Greek, it says “without family love.” We have done everything we can systematically in America to destroy our nation. We have destroyed marriage, which is the building block of family and society. People aren’t getting married and having children. People don’t know what a man is and what a woman is. How can you get married if you don’t know what a man is and what a woman is? There is insanity going on in our culture because we don’t have God, and we don’t have His Word that says marriage is a divine institution.

Third, they will be “lovers of pleasure rather than lovers of God, having a form of godliness but denying its power,” verses 4-5.

And fourth, they will be covetous, or “lovers of money,” verse 2.

These are the four perverted loves: self-love, don’t love family, love pleasure rather than God

and love money.

James 5:5 says, "You have fattened your hearts as in a day of slaughter." It is a picture of the fattened calf. In these times, they would take a calf or steer that was to be slaughtered and fatten it up first. Maybe the other calves envied the fattened calves. "Why do they get all the good grass?!" But why should they envy a calf that is headed for the slaughter house? So the wicked wealthy are just like fattened calves. Don't envy them; they're headed for destruction.

The fourth indictment, in verse 6, is for murder. Their wealth is ruthlessly acquired. James doesn't tell us how they murdered others. Some feel it was their work conditions that brought about death. Others feel people were condemned and killed unjustly through judicial actions. Whatever it was, they actually killed people to get more gain. "You have condemned, you have murdered the just; he does not resist you." That's a reference to righteous believers, the Christians who don't take up arms and fight. They don't rebel or become mobs that tear up stores and loot. They wait patiently, verses 7-8, for the Lord's coming.

So James indicts them for murder. In 1 Timothy 6:10, as I said, we find that "The love of money is a root of all kinds of evil." In this passage, Timothy is talking about money because there were false teachers who were saying that godliness is a way to get rich. There still are men on TV preaching that today. They say, "If you're godly, you'll be rich."

That's not what the Bible teaches. The Bible teaches that "Godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out. And having food and clothing, with these we shall be content." 1 Timothy 6:6-8. "Naked I came from my mother's womb, and naked shall I return there," Job 1:21. We brought nothing in, and we'll take nothing out. It's so very important to guard your heart.

I think of Ahab, the wicked king of Israel who was married to Jezebel and lived in Samaria. In 1 Kings 21, it says that he saw Naboth's vineyard and coveted it. He tried to buy it from Naboth, but Naboth said, "The Lord forbid that I should give the inheritance of my fathers to you!" It must be passed on to his children; it was commanded by the law of God. So Naboth wanted to obey Scripture.

Then Ahab went home and cried and laid on his bed pouting and whining. So Jezebel asked him what the problem was and he told her. She said, "Well, aren't you the king? I'll get it for you." She hired some people to lie and say that Naboth cursed God. He was brought to court, they testified against him and he was murdered.

So Jezebel went back to her husband and said, "I got your vineyard for you. Go check it out." Ahab went to take possession of the vineyard that his wicked wife, Jezebel, got for him. (By the way, if you have a girl, don't name her Jezebel. It's not a good idea.) While at the vineyard, Ahab met Elijah the prophet, sent by God.

When you've just murdered to get a vineyard and the prophet of God shows up, it's not a good thing. So Elijah asked Ahab, "Have you murdered and also taken possession?" Then Elijah

said, "Thus says the Lord: 'In the place where dogs licked the blood of Naboth, dogs shall lick your blood, even yours.'" He also said, "And concerning Jezebel the Lord also spoke saying, 'The dogs shall eat Jezebel by the wall of Jezreel.'" God brought judgment upon them. He knows how to bring judgment on the wicked. God is so very powerful.

Now let me give you three lessons of application. Number one, we learned that a fixation with material things spawns a miserable quartet in one's life of hoarding, fraud, self-indulgence and even murder. "The love of money is a root of all kinds of evil." So don't love money.

Number two, we learned that we should not envy the wicked. They're like fatted calves headed for destruction. In Psalm 73:2-3, Asaph said, "My feet had almost stumbled; my steps had nearly slipped, for I was envious of the boastful, when I saw the prosperity of the wicked." But then he understood their end; they're on a slippery path and will be under judgment from God. He realized he had God's presence, God's power, His providential care and afterwards he would be received in glory.

So why would you envy the wicked? Don't envy the wicked.

Number three, we learned to be patient, because Jesus is coming, who will set all things right, verses 7-8. "Therefore be patient, brethren..."—so now he's speaking to Christians—"...until the coming of the Lord. See how the farmer waits for the precious fruit of the earth, waiting patiently for it until it received the early and latter rain." You also be patient. Establish your hearts, for the coming of the Lord is at hand."

At the end of verse 4, James mentioned "the Lord of Sabaoth," the Lord of hosts. In other words, the Lord has all the angels at His disposal. Don't mess with God. Jesus Christ is coming back with the angels, the host of heaven. So don't be discouraged, down-hearted, despondent, don't envy the wicked; Jesus is coming back. We must trust in Him. The Bible says, "'Vengeance is Mine, I will repay,' says the Lord," Romans 12:19. You don't always have to defend yourself. God is your defender. Trust in Him.