

Valley Bible Church – Sermon Transcript

Misusing Wealth and Power Brings God’s Judgment James 5:1-6 Part One

“Come now, you rich, weep and howl for your miseries which are coming upon you. (2) Your riches have rotted and your garments have become moth-eaten. (3) Your gold and your silver have rusted; and their rust will be a witness against you and will consume your flesh like fire. It is in the last days that you have stored up your treasure! (4) Behold, the pay of the laborers who mowed your fields, and which has been withheld by you, cries out against you; and the outcry of those who did the harvesting has reached the ears of the Lord of Sabaoth. (5) You have lived luxuriously on the earth and led a life of wanton pleasure; you have fattened your hearts in the day of slaughter. (6) You have condemned and put to death the righteous man; he does not resist you.” This is a very strong denunciation of the ungodly rich.

Nothing more clearly reveals the state of a person’s heart than his view of money and material possessions. Many who profess faith in Christ invalidate their claim to genuine saving faith by the way they live.

Now having said this, I would also like to say that the Bible does not teach that possessing wealth is sinful in and of itself (Prov. 10:22.). Everyone possesses wealth and material goods to one degree or another. In fact, it is the Lord Himself who blesses us with wealth. Listen to **Prov. 10:22** **“It is the blessing of the Lord that makes rich..... .”** I would also like to say that the Bible does not teach that we cannot enjoy the wealth that the Lord has given to us (1 Tim. 6:17). Listen to what Paul writes in **1 Tim. 6:17**, **“Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy.”** We should not necessarily feel guilty if we buy a new pair of shoes or microwave oven or go on a trip. This is not a problem. God is the one who has blessed us with wealth and he actually wants us to enjoy what He has given us. If wealth is not the problem, if the enjoyment of wealth is not the problem, then what is the problem? The love of money is the problem (1 Tim. 6:10). Listen to what Paul writes in **1 Tim. 6:10**, **“the love of money is the root of all sorts of evil.”** When people love money more than they love God, this is a problem.

When people love money so much that they begin to behave badly and to inflict pain on others, then they have fallen over the precipice of wickedness and can plummet into all kinds of vile behaviors. Throughout the Scriptures the Lord has consistently condemned the behaviors of the ungodly rich. We see it here in James 5:1-6 but we see it even more often in the O.T.

James’s sharp rebuke of the wicked wealthy is in keeping with the tradition of Old Testament prophets (Is. 3:14,15; 10:1-4; Amos 8:4-10).

Isaiah repeatedly denounced rich people who misused their wealth or abused the poor.

Valley Bible Church – Sermon Transcript

In Isaiah 3:14-15, he said “The Lord enters into judgment with the elders and princes of His people, ‘It is you who have devoured the vineyard; the plunder of the poor is in your houses. What do you mean by crushing My people and grinding the face of the poor?’ declares the Lord God of hosts.”

In Is. 10:1-4 the prophet continued his pronouncement of judgment on Israel’s wicked rich: **“Woe to those who enact evil statutes and those who constantly record unjust decisions. So as to deprive the needy of justice. And rob the poor of My people of their rights, in order that widows may be their spoil and that they may plunder the orphans. Now what will you do in the day of punishment, And in the devastation which will come from afar? To whom will you flee for help? And where will you leave your wealth? Nothing remains but to crouch among the captives or fall among the slain. In spite of all this, His anger does not turn away and His hand is still stretched out.”**

The Prophet Amos graphically depicted the wicked rich of his day as fattened cattle, ripe for the slaughter of God’s judgment in **Amos 8:4-10**.

“Hear this, you who trample the needy, to do away with the humble of the land, saying ‘When will the new moon be over, So that we may sell grain, and the sabbath, that we may open the wheat market, to make the bushel smaller and the shekel bigger, and to cheat the dishonest scales, so as to buy the helpless for money and the needy for a pair of sandals, and that we may sell the refuse of the wheat?’” The Lord has sworn by the pride of Jacob, **“Indeed, I will never forget any of their deeds. Because of this, will not the land quake and everyone who dwells in it mourn? Indeed, all of it will rise up like the Nile, and it will be tossed about and subside like the Nile of Egypt. It will come about in that day, “”declares the Lord God, “that I shall make the sun go down at noon and make the earth dark in broad daylight. Then I shall turn your festivals into mourning and all your songs into lamentation; and I will bring sackcloth on everyone’s loins and baldness on every head. And I will make it like a time of mourning for an only son, and the end of it will be like a bitter day.”** Job 24:2-4; Jer. 5:27-29; Micah 2:1-5; and Mal. 3:5 also condemn the rich.

James 5:1-6 has very much the same tone as these passages that I have just read a scathing denunciation of the wicked rich. But, now, let me ask you this question: Were these individuals that he was denouncing in **James 5:1-6**, actually in the church? I don’t believe so. Why do I say this? Though he addresses those who were abusing their wealth in **VV. 1-6**, he does not in any way exhort them to change their behavior. He simply lists their sins in respect to their abuses and pronounces judgment. This is very much in contrast to the exhortations we find in **VV. 7-11**, which are directed at the brethren in light of the behavior of the rich.

James' denunciation appears to be aimed at his wealthy, unbelieving countrymen who were exploiting the poor, many of whom were in the church. Specifically, James’ targets the wealthy farmers who owned large tracts of land. But though these individuals were the target of **James 5:1-6**, the message is meant to benefit the church.

Valley Bible Church – Sermon Transcript

First of all, as we look at these verses, hopefully we will examine our own lives to see if the “love of money” has begun to manifest itself in the kind of behaviors that characterize the ungodly rich.

The passage begins by calling the ungodly rich to weep and howl for the miseries that were coming upon them. But, why were those miseries coming? James lists four different indictments against the ungodly rich.

INDICTED FOR HOARDING

Let us read **James 5:2,3** “**Your riches have rotted and your garments have become moth-eaten. (3) Your gold and your silver have rusted; and their rust will be a witness against you and will consume your flesh like fire. It is in the last days that you have stored up your treasure.**”

On Easter Sunday, 1976, a woman named Bertha Adams died in West Palm Beach Florida at the age of 71. The coroner’s report read: “Cause of death malnutrition.” After wasting away to fifty pounds, she could no longer stay alive. When the state authorities made their preliminary investigation of her place they were quoted as saying that they had never seen a dwelling in greater disarray. The woman had begged food from neighbors and had bought her clothes from the Salvation Army. Those who knew her thought she was a penniless recluse, but she wasn’t.

Amid the debris in her house, two keys were found to safe-deposit boxes at two different local banks. The first box contained over 700 AT&T stock certificates, plus hundreds of other valuable certificates, bonds and solid financial securities, not to mention a stack of cash amounting to nearly \$200,000. The second box had no certificates, only money -- \$600,000 to be exact. Bertha Adam’s hoarding was tragic. Not only did she not invest her wealth in the advancement of Christ’s kingdom, or in the lives of others, she did not even invest her wealth in herself. Of course, this is an extreme example but I believe that it clearly communicates the foolishness of hoarding wealth rather than using wealth to meet legitimate needs.

The foolishness of hoarding becomes magnified when we consider the future judgment (James 5:3). Listen to the words of **Rev. 20:11-13**, “**And I saw a great white throne and Him who sat upon it, from whose presence earth and heaven fled away, and no place was found for them. (12) And I saw the dead, the great and the small, standing before the throne, and books were opened; and another book was opened, which is the book of life; and the dead were judged from the things which were written in the books, according to their deeds. (13) And the sea gave up the dead which were in it, and death and Hades gave up the dead which were in them; and they were judged, every one of them according to their deeds.**” Of what value will a person’s wealth, that he has hoarded while on earth, be in the day of judgment? It will be of no value! In fact, it will be worse than of no value, because the wealth that they hoarded will testify against them in the future judgment. And this is exactly James point in **James 5:2-3**, “**Your riches have rotted and your garments have become moth-eaten. (3) Your gold and your silver have rusted; and their rust will be a witness against you and will consume your flesh like fire. It is in the last days that you have stored up your treasure!** In what days? The last days, the day of judgment.

Valley Bible Church – Sermon Transcript

James' lists three sources of wealth that were very commonly stored and systematically gives a very visual picture of their worthlessness when these items are hoarded, in view of future judgment. Look at the first phrase of **Verse 2** **“Your riches have rotted**” What, in the time of James, would be a source of wealth that could be stored that might rot? Grain. In the future judgment, any grain that had been hoarded will be worthless. It will be like rotted grain. Then the verse goes on, **“..... and your garments have become moth-eaten.”** Clothes were a second source of wealth during the time of James that might be stored. The word that is used in this passage that is translated garments (HIMATIA) referred to the long, loose outer robes that often were richly embroidered and decorated, and were commonly passed on as heirlooms. When such garments were stored in quantity in Oriental countries where there was a fairly high temperature during much of the year, damage by moths was common. In the future, judgment any garments that were hoarded would be worthless. They will be like moth-eaten clothes. Then he goes on to **V. 14** and says, **“Your gold and your silver have rusted; and their rust will be a witness against you and will consume your flesh like fire.”** Gold and silver is the third source of wealth that James lists in these two verses that might be stored. In the future judgment, any precious metals such as gold and silver that have been hoarded will be worthless. They will be no more valuable than piles of rust.

Some of you might know that gold does not rust and silver, though it will oxidize and form tarnish, typically will not rust badly. James certainly knew this. So how are we to understand this statement? The verb “rust” (KATIOTAI) is a strong term which means “thoroughly or completely corroded or rusted.” James is obviously choosing to exaggerate in order to make a point. The best way to understand this is simply to view James as intentionally applying this strong verb to their hoarded gold and silver to remind them that in the judgment day this wealth would prove to be as worthless as rusted-out iron.

Did everyone who accumulated grain, clothes, and precious metals become guilty of hoarding? Of course not. We only become guilty of hoarding when the stuff that we are accumulating becomes more important to us than the Lord and obedience to His Word.

Having wealth is not a problem. Enjoying wealth is not a problem. But, not sharing wealth is a problem. Enjoying and sharing should go hand in hand.

Yes, the Lord has given us wealth and wants us to enjoy the wealth that he has given us, but he wants us also to provide for the needs others. How are we to use our wealth to minister to others? This is the question that we must answer.

Hoarding, tragically, is one of the most widespread sins of our time. God entrusts believers with material goods so that we may use them for His glory. But beyond that, we are to meet the spiritual needs of people (Luke 16:9-10). Listen to the words of **Luke 16:9-10**, **“And I say to you, make friends for yourselves by means of the mammon of unrighteousness; that when it fails, they may receive you into the eternal dwellings. (10) He who is faithful in a very little thing is faithful also in much; and he who is unrighteous in a very little thing is unrighteous also in much.”** We should all want to meet people in heaven who trusted Christ because we helped to pay the bill for gospel witness around the world.

Valley Bible Church – Sermon Transcript

Starting at home, we are to meet the physical needs of people, especially the physical needs of our brothers and sisters in Christ (1 John 3:16-18).

Obviously, Christians are to provide for their families. We see this in **1 Tim. 5:8**. **“But if anyone does not provide for his own, and especially for those of his household, he has denied the faith, and is worse than an unbeliever.”** But beyond the care of our earthly family, we also are to provide for the physical needs of our spiritual family. Listen to **1 John 3:16-18** **“We know love by this, that He laid down His life for us; and we ought to lay down our lives for the brethren. (17) But whoever has the world’s goods, and beholds his brother in need and closes his heart against him, how does the love of God abide in him? Little children, let us not love with word or with tongue, but in deed and truth.”**

In addition to this, we are to support those in ministry (1 Cor. 9:4-14). Listen to **1 Cor. 9:4-14** **“Do we not have a right to eat and drink? (5) Do we not have a right to take along a believing wife, even as the rest of the apostles, and the brothers of the Lord, and Cephas? (6) Only Barnabas and I do not have a right to refrain from working? (7) Who at any time serves as a soldier at his own expense? Who plants a vineyard, and does not eat the fruit of it? Or who tends a flock and does not use the milk of the flock? (8) I am not speaking these things according to human judgment, am I? Or does not the Law also say these things? (9) For it is written in the Law of Moses, “You shall not muzzle the ox while he is threshing.” God is not concerned about oxen, is He? (10) Or is He speaking altogether for our sake? Yes, for our sake it was written, because the plowman ought to plow in hope, and the thresher to thresh in hope of sharing the crops. (11) If we sowed spiritual things in you, is it too much if we should reap material things from you? (12) If others share the right over you, do we not more? Nevertheless, we did not use this right, but we endure all things, that we may cause no hindrance to the gospel of Christ. (13) Do you not know that those who perform sacred services eat the food of the temple, and those who attend regularly to the altar have their share with the altar? (14) So also the Lord directed those who proclaim the gospel to get their living from the gospel.”** Those who bear the name of Christ are not to amass a fortune that is uselessly stashed away without regard for God’s will.

CONCLUSION

How unthinkable it is to amass and hoard wealth as the day of judgment draws near! Those who do so according to **Rom. 2:5-6** are **“storing up wrath for themselves in the day of wrath and revelation of the righteous judgment of God, (6) who will render to every man according to his deeds.”** Wealth is to be enjoyed as a blessing from God and used to fulfill His will in meeting the spiritual and physical needs of people. Those who fail to do that, such as the ungodly rich of James 5:1-6, will suffer judgment.

Hopefully we will benefit from this denunciation of the ungodly rich for hoarding. Hopefully, with increasing income and with increasing earthly wealth, we will also see in our lives increasing generosity.