

# Wealth

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Date: 02 April 2023

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[ 0 : 00 ] Okay, today we're going to think about wealth, about money and riches, and I'm sure in this past week we have all had money on our minds for one reason or another, and so this is an issue that is relevant to all of us. And again and again, as we've been looking at the letter of James, we see that James does put his finger on various aspects of our life in a very practical way.

And of course, I'm sure we can easily spot the misuse of money in other people. We shake our heads in disgust at the expense claims of our politicians. We can hardly believe the obscene banker bonuses, and yet we don't always see the danger that money and wealth is for ourselves, because money has this kind of seductive power that it's not always easy to spot.

And that's why James strongly urges against the dangers of wealth in these verses. And so in these verses, if you glance down at them, James gives his verdict on the rich. He cites the evidence against them, and then he announces their judgment. And so it is a strong warning for the rich, but it's also a warning for us about our attitude to wealth, to the money that we have. And so James, in a sense, is forcing us to take a look at our bank accounts, our savings, our spending, and our giving. And more importantly, to look at our hearts, because that is what drives all of these other things. And so this afternoon, we're going to look at three points as we navigate our way through these verses. First of all, there's the verdict in verse 1, and then in verse 3, there's the evidence, verse 2 to 6, and then the judgment, verse 3 and verse 5. So the verdict, the evidence, and the judgment. First of all, let's look at the verdict. And let me read verse 1 again.

Now listen, you rich people, weep and wail because of the misery that is coming on you. Now that's James' verdict on the rich. But who exactly are the rich? Who is he talking about here?

Well, these are strong words. And so the question is, well, are they aimed at Christian believers, or are they aimed at unbelievers? Is James speaking about people inside the church, or is James speaking about people outside the church? Because in the rest of his letter, James has made it clear who he is addressing. Again and again, he refers to the brothers and sisters, indicating that he is talking to Christians. So for example, in chapter 4, verse 11, he addresses the brothers and sisters.

[ 2 : 48 ] And then just after the section we're looking at today, in chapter 5, verse 7, he again is addressing the brothers and sisters. But then here, chapter 5, verse 1, he simply says, now listen, you rich people.

And so the suggestion is that he's not talking about believers here in these verses. And also, he is not using the pastoral language that typically characterizes the rest of his letter. His tone and his words are very different here in this section. Before, in chapter 4, verse 8, James told his brothers and sisters to turn from their bad behavior and to draw near to God. Essentially, he is calling them to repent. But here, James goes for the jugular. He pronounces judgment with no plea for the people to change their ways. And so James, I suggest, is condemning a particular group of people. He is condemning unbelieving, unbelieving, rich people. And we know who they were at verse 4. They were wealthy landowners who were oppressing their workers, unbelieving rich people. Now, it might seem odd in a letter that is addressed to

Christians, and that speaks to Christians, for James to announce judgment on unbelievers. And yet, in James, chapter 5, verse 1 to 6, what he does is, in a sense, he thunders like an Old Testament prophet, where his style echoes the prophets as the prophets announced judgment on unbelieving nations. So, for example, there's many examples, but Isaiah, the prophet, he says this in verse 6 of chapter 13. He says, Now, that's a prophecy against Babylon and the judgment that is coming. So, it's a prophecy against unbelievers, but it's spoken to God's people. And so James here is condemning the unbelieving rich for their wrong attitude towards wealth. But his strong words need to be heard by his believing audience, not because they are being judged, but because they need

to listen on, they need to pay attention to, and they need to hear about the dangers of wealth. Don't we all need to hear about the dangers of wealth? And so whether we regard ourselves as being rich or not, there are dangers that we must be aware of when it comes to money, our money, our wealth. And that's why James, in a sense, gives us a graphic preview of what is going to happen to the rich. He wants us to look on so that we can check our attitude towards our wealth. So we can't just assume it's the rich who need to hear this, and we don't. Or it's only rich people who've got a problem with money, but we don't. No.

James gives his verdict here. He cites the evidence. He announces the judgment to force his readers, including us, to carefully consider themselves, ourselves. And so in a sense, it's like we're sitting in the viewing gallery of a courtroom. We're listening to the verdict, we're hearing the evidence, and we're watching the judgment. But as we take in every sordid detail of the case in the courtroom, we are to learn something from it. And that's why James, in a sense, paints such a horrific scene for us. Just look at verse 3. He says, So James describes not only how their riches have all corroded, and that is kind of obvious, isn't it? Riches, wealth, clothes, these things do corrode. But

James describes how the corrosion affects their very selves. He says, It will eat your flesh like fire. And that's a gruesome image, isn't it? Especially if you're somebody who's ever been burnt by fire. When your skin burns, it is excruciatingly painful.

[ 7 : 31 ] And so it's no wonder that James says these people will be weeping and wailing. And these are uncomfortable words. Just listen to the charge at the end of verse 3. He says, You have hoarded wealth in the last days. Now, he's not referring to a brief period at the end of time here. When he refers to the last days, he means now the times that we are living in. Because the last days began with the death, the burial, the resurrection, the ascension of Jesus, and then the sending of the Holy Spirit to the church. And these last days will continue until Jesus comes again. And Jesus, of course, could return at any moment. We don't know when he will appear. And when he does, that is when the judgment will take place. And so that's why James is saying here, we shouldn't be so attracted to wealth in these last days. We shouldn't hoard it up because, well, it's going to be useless when Jesus returns.

It is worthless. And that's why there's an urgency here about James's words. Because he's not just having a go at rich people, although he is. He's not suggesting here that it's wrong to have money. And even if we think, well, I'm not rich, other people are, not me, the fact that we live in the West means that compared to most of the world, we are rich. And so none of us are immune to the dangers of wealth. Because wealth can take away our focus from what really matters. It can be what we base our security and life upon. If we think we've got a big house and lots of cars and lots of money in the bank, we're safe. Wealth can be what our hearts desire. It can be what we serve. It can be what we live for.

And that's why James wants to warn us to make sure that we've got the right attitude towards wealth. And so James has given his verdict here on the unbelieving rich. And it's not a good verdict. Now, like a lawyer, what he then goes on to do is to stack up the evidence against them. And so that's our next point. There's the verdict and then there's the evidence in verse 2 to 6.

[ 9 : 54 ] James cites the evidence against these rich oppressors. And I think we can categorize the evidence into three areas. And so personal life, materialism, work life, oppression, and social life, injustice. So there's personal life. Let's read verse 2 and 3 again.

Now, 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. So James is describing the hoarding of wealth by these rich people.

So food rotting in the barn, moths are eating the clothes in the wardrobe, and the precious metals are corroding away in the safe. Now, today I guess we might speak of all the kinds of things that we fill our homes with. All the stuff that we acquire. All the latest gadgets that we never use. All the clothes that we can never possibly wear. All the money in stocks and shares and ISAs and pension plans and property portfolios. James is saying to us, all of this is temporary.

And he's also saying such wealth can testify against us, which is interesting. Because if it's all stored up and it's doing nothing, if we're hoarding it, then it's the evidence that shows what we treasure most in life. It tells what matters most to us. And remember, James is not saying it's a problem having wealth. He's saying it's a problem hoarding wealth. What good is wealth if it's hoarded and it doesn't do anyone any good or benefit a single person? But it's not just materialistic

hoarding of wealth that's a problem. James says, so too is self-indulgent, luxurious living. Verse 5, you have lived on earth in luxury and self-indulgence. So James is warning against the extravagant use of our wealth. And I don't think James is saying here that we shouldn't enjoy good things, go to nice places, create happy memories. What he is saying is we shouldn't be self-indulgent by spending all of our money just on ourselves. And so I guess we might like to know, well, how much is too much money to spend on myself? Like how many cars are enough? Or how many homes are enough? Or how big a house is actually big enough? Or how many clothes are too many clothes? How much stuff is too much stuff?

Who knows? I don't know. I guess we need to gauge for ourselves, don't we? Is this really necessary? Or is this a luxury? Do I really need this? Or is this just pure self-indulgence? Because if we're asking the questions because we want to know how much we can keep a hold of or hang on to, then we've missed James's point. Because hoarding wealth for ourselves reveals what we truly love, doesn't it? And so we shouldn't be surprised that James here is echoing the very words of Jesus in the Sermon on the Mount. Jesus said in Matthew chapter 6, Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also. No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money. Words of Jesus.

[ 13 : 59 ] And so the question is, well, what is our money doing? What is it doing right now? Is it stored in various accounts? Doing little more than giving us a life of luxury? Or is it being used for good?

Is it being used to advance God's kingdom in this world? Or in Jesus' words, are we storing up for ourselves treasures on earth or treasures in heaven? Because if we look where our treasure is stored up today, that's where our heart will be also. So that's the personal life of those he's speaking to, and it applies to our own personal lives. Secondly, there's the work life, and this is characterized by oppression. Look at verse 4.

Look, the wages you fail to pay the workers who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty.

So these wealthy landowners were cheating the wages out of their laborers. They were breaking God's law, violating God's law, because wages not only had to be paid, but they had to be paid on time.

And of course, this was important in a culture and in a time where people had a hand-to-mouth experience. That's how they lived. So the workers needed their pay at the end of the day so that they could feed themselves and feed their families and sustain life. If they didn't get paid, then their livelihood and the well-being of their families would be in danger.

[ 15 : 39 ] But these employers that James is speaking about here didn't care about the people they were responsible for. All they cared about was profit, and so they were using and abusing people in order to get rich.

And this is often how people get on in business, isn't it? Pushing people to give the maximum effort whilst trying to get away with giving them the minimum pay.

And yet it's never called oppression these days, is it? These days it's called business acumen. If you can get the most out of the people who work for you, then you're doing well.

And yet James makes it clear that those who oppress people in order to get rich face judgment. And so even if the rich pay no attention to the cries of their workers, even if they don't care about the man or the woman or the boy or the girl who's working in their field, crying out for their pay, James says, The Lord Almighty, he hears their cries.

The employers may not, but God does. God doesn't miss evil. God is aware of what is going on. God hates the rich oppressing the poor.

[ 16 : 55 ] And so God will come in judgment on all those who abuse other people. And that's the approach to work that James condemns.

And so if we have a responsibility towards others, then surely we need to find ways of blessing them instead of oppressing them.

So that's the personal lives of these people, the work lives. And now he speaks of social life or life in society. And it's characterized by injustice.

Look at verse 6. You have condemned and murdered the innocent one who was not opposing you. These are strong words again. So as James is saying here that the unjust behavior of the rich is causing the death of innocent people.

So the employer doesn't pay, the workers don't eat, and they starve to death. Or perhaps he's speaking figuratively. So if the rich hold back the wages that are due, they're robbing people of their livelihoods, and in a sense committing a kind of murder against them.

[ 18 : 04 ] Or he literally says here these words say, You have condemned and murdered the righteous man. And so it's just possible that James may be referring to the Lord Jesus because he was treated unjustly, he was condemned, he was murdered, even though he was innocent.

And so maybe James is saying this to emphasize the shocking behavior of these rich oppressors. Their unjust treatment of people is destructive, socially destructive, bad for the culture and bad for society.

Because the abuse of power that wealth gives is dangerous for the innocent and vulnerable in any society. And so those with power, be it politicians or business owners or shareholders or board members or CEOs, directors, presidents or managers or whoever, anyone who manages money or wealth in some way inevitably impacts the lives of other people.

And of course, nobody likes to think that they are an oppressor. Nobody likes to think that they are a murderer. And yet there is a kind of injustice that comes up when power and wealth and money is involved that is oppressive and that destroys life.

For example, our society hardly bats an eyelid at the tens of thousands of abortions that there are every single year. Prostitution is modern slavery.

[ 19 : 45 ] And yet it's accepted and permitted because it's called sex work and people make money from it. Thousands of children in Scotland are living in poverty. And so James, by highlighting the injustice of these rich oppressors, is challenging all people to consider injustice in their own society and how life works socially and how much the misuse of wealth, even our wealth, can contribute to injustice.

In his commentary on James, John Calvin says this, he says, God did not appoint gold to go to waste or clothes to be eaten by moths, but intended them to sustain human life.

So to see them consume away without use testifies to the inhumanity of the possessor. And so James warns about the rich oppressors and their judgment to show us the dangers of wealth.

Because wealth should be used to sustain rather than inadvertently harm human life. And so that's the evidence that James brings against these rich people.

So first, there's the verdict. Second, there's the evidence. And third, there is the judgment, which is there in verse 5. And James describes this vividly when he says, You have fattened yourselves in the day of slaughter.

[ 21 : 16 ] He gives a picture here. Think of the field and the animals happily munching away on their food. But little do they know that they are being fattened up in order to be slaughtered.

Like poor lambs for Easter time that we'll all enjoy next week. Or cattle or turkeys for Christmas. So too, James is saying, the rich are being fattened up for the day of slaughter.

For the day of God's judgment. They're completely oblivious as they go about making money. The disaster that awaits them. So they might be happy making money.

But in reality, they're feeding on their sin. For which they will be judged. And so can we see how wealth is like a snare that easily dulls our perceptions of reality?

It gives us a false sense of how things really are. Because wealth or money takes our attention away from what really matters in life.

[ 22 : 25 ] It helps. It makes us think that we are secure because of what we have. And that's why James is at pains to illustrate the dangers of wealth.

He's telling us that money talks. Money talks. It's got a voice and it cries out. I wonder if you noticed that in verse 4. Look, the wages you fail to pay the workers who mowed your fields are crying out against you.

The cries of the harvesters have reached the ears of the Lord Almighty. James is saying the money is crying out. It's talking.

But are you listening? So if money talks, the question is, are we listening? Now remember the Bible never condemns money.

Money is neutral. So James is not suggesting that wealth is bad in and of itself. It's our attitude towards it and our use of it that can be dangerous.

[ 23 : 28 ] And that's why James gives us this brutally realistic view of life now and warns us of the judgment to come. Because if the next event in God's calendar is the coming of Jesus, then when Jesus comes, he will come and he will judge.

And so the holding on to all of our wealth, keeping our money for a rainy day, is in fact stupid.

Because James wants us to see our wealth properly.

To grasp our wealth correctly. To get the right perspective on everything that we have got. It's interesting. In his day, Andrew Carnegie, who was actually Scottish, he was one of the wealthiest men in the world because of his steel company.

And when he was just 33, he was already rich and successful. But he wrote a note to himself because he looked into his own heart and he reflected on his wealth.

And he was aware of the dangers that his wealth would bring him. And so this is what he said in his note. He said, He wrote that note when he was 33, said he would resign at 35.

[ 25 : 25 ] Guess when he did resign? He resigned at 66 when he sold his company 35 years later. Sorry, 31 years later.

Well done if you were following on and doing the maths. So he was well aware, wasn't he, of the danger of wealth to his own heart. He was aware of how much his wealth could control him instead of him having the ability to control his wealth.

And yet he couldn't do anything about it. And so the judgment of the rich in these verses should be a stimulus to us to make sure that we are in control of our wealth and that our wealth doesn't control us.

Well, how? Well, we need to invest in what lasts, don't we? Because in Jesus Christ, God promises us true riches right now and for the age to come.

And so when Paul asks the Corinthians to give an offering to the poor, he reminded them of what Jesus had done. And he said, So Jesus gave up his infinite wealth and became poor.

[ 26 : 48 ] He left the riches of heaven and came down to earth in poverty in order to die on a cross. Why? Because we are guilty before God because of our sin.

The evidence is stacked up against us for how we've treated God and we deserve God's judgment. And yet Jesus came to take God's judgment on our sin at the cross so that we can be accepted by God.

And so when we turn from sin and trust in Jesus, then we inherit his riches. And what riches they are. Because Jesus is the Lord of glory and he is the king of the universe.

So when you are his, what's his becomes yours. Which means we have everything we need in this life and for the life to come.

It's being freely given to us through the gospel of grace. The gospel of Jesus Christ. And so it's only when we see Jesus dying for us to make us truly rich, only then do we know that our riches could never give us the security, the significance, or the happiness that we crave.

[ 28 : 11 ] And so we don't need to hold on to our wealth in this life. We can give it away. And that's why God has blessed us with it, no matter how rich we are.

And so it's to the degree that we grasp this gospel that our wealth ceases to control us. And we are able better to control it. That's when our hands won't tightly grasp onto what we have, but we'll be open to generously give.

So how do we do this practically? Well, I guess we each need to re-examine our wealth. Perhaps by asking ourselves questions that follow the implications of what James is teaching here.

Questions like, are we hoarding our wealth? Or are we using it? Is it sitting in some big pile somewhere online? Or is it being used to benefit the kingdom of God, the lives of the people around me?

Are we giving people what they are due? And are we giving it on time? Are there bills that are unpaid? Are there people, workers who are due the money that we should give?

[ 29 : 22 ] Are we more concerned about the profit we can make? Or are we more concerned about the people we can help? Are we living lives of self-indulgence more than we're living lives of self-sacrifice?

Are we blessing those under our care or our employment? Or are we burdening them? Essentially, are we investing in this world?

Or are we investing in the world to come? I guess our honest answers will indicate whether we have taken James' teaching to heart. Because wealth can be used to great effect.

It is a tremendous way to advance the gospel of Jesus Christ. There are so many wealthy people who essentially shovel their money into Christian ministry.

They want more people to hear about Jesus. And so they plow money into mission, into church planting, so the message of Jesus can spread.

[ 30 : 25 ] A couple of weeks ago, you know that I was away speaking at a missions conference at Lookout Mountain Presbyterian Church, church in Tennessee. And that church gives around half of their budget to global mission.

And it's a wealthy church. And people live in big houses in that church. And yet they're so generous in what they give. So James is not saying it's wrong to be rich.

He's saying, but if you are rich, you can do great good. Gospel good. Global good. Gospel good. Gospel good. Gospel good. Gospel good.

Gospel good. Because when we know that this world is not all there is, well, we can invest what we have in this world by storing up treasures in heaven.

And as we grasp more deeply what Jesus has done for us, then we will want our wealth to be used more for him than for ourselves. And we'll be able to sing, as we will in a minute.

[ 31 : 27 ] Be thou my vision, riches I heed not, nor man's empty praise. Thou mine inheritance now and always. Thou and thou only be first in my heart.

High King of heaven, my treasure thou art. ■■■ ■■■ not he is all in heaven and always. And then we will draw, let us know, better in everything. ■■■ even in heaven, even when we see this world, when we see this world, the world is common to be sold, and it's true to a world.

Here we see this world's eyes. Close mouth out and being embraced and conflicted. We will look at it. Be out of hope. We'll always come back in and speak. Like, allá five people choose me.

I'll be with you. Let ■ earth Thai float. And become that today.