

Don't Waste Your Wealth

James 5:1-6
ABC 8/18/19

Would you like to be rich? Very few would say, *Nope, no desire!* As we saw when we looked at 1:9-11, we are wealthy compared to the world. *If you make \$50k you're richer than 99.7% of the earth's people. Make \$100,000? You're richer than 99.92% of all people on earth. You are roughly the 5 millionth richest person on earth.*¹ As Christians, we know that the Bible has many warnings against the dangers of pursuing wealth. In 1 Tim 6:9-10, for example, Paul warns,

But those who want to get rich fall into temptation & a snare & many foolish & harmful desires which plunge men into ruin & destruction. For the love of money is a root of all sorts of evil, & some by longing for it have wandered away from the faith & pierced themselves with many griefs.

But most of us think, *I could handle wealth or at least I'd like to try!* It's easy when you're poor & oppressed to think, *If I can just get rich, I'll no longer have to deal with these problems!* So we can be tempted to pursue wealth, believing happiness lies in getting rich. So to the church, James is saying, *Don't waste your wealth.* What drives your life & consumes your thinking? Who or what are you living for in this fleeting life (Js 4:14)? John Piper tells the following story in his book *Don't Waste Your Life*:

In April 2000, Ruby Eliason & Laura Edwards were killed in Cameroon, West Africa. Ruby was over 80. Single all her life, she poured it out for one great thing: to make Jesus Christ known among the unreached, the poor, & the sick. Laura was a widow, a medical doctor, pushing 80 years old, & serving at Ruby's side in Cameroon. The brakes failed, the car went over a cliff, & they were both killed instantly ...

He asked his church: *Was that a tragedy? Two lives, driven by one great passion, namely, to be spent in unheralded service to the perishing poor for the glory of Jesus Christ—even two decades after most of their American counterparts had retired to throw away their lives on trifles. No, that is not a tragedy. That is a glory. These lives were not wasted. & these lives were not lost.* Jesus said, ***Whoever loses his life for My sake & the gospel's will save it (Mk 8:35).***

I will tell you what a tragedy is. I will show you how to waste your life. 2 years earlier there was a story from the February 1998 edition of Reader's Digest, which tells about a couple who "took early retirement from their jobs in the Northeast 5 years ago when he was 59 & she was 51. Now they live in ... Florida, where they cruise on their 30 foot trawler, play softball & collect shells."

At 1st, when I read it I thought it might be a joke. A spoof on the American Dream. But it wasn't. Tragically, this was the dream: Come to the end of your life— your one & only precious, God-given life—& let the last great work of your life before you give an account to your Creator, be this: playing softball & collecting shells. Picture them before Christ at the great day of judgment: "Look, Lord. See my shells." That is a tragedy. & people today are spending billions of dollars to persuade

¹ Sermon titled, *The Great Reversal*, James 1:9-11, preached at ABC on 2/3/19

you to embrace that tragic dream. Over against that, I put my protest: Don't buy it. Don't waste your life.

Let me interject here, it's ok to have an interest or hobby but don't pour your heart & soul into the temporary & transitory instead of true eternal glory. Piper again,

Desire that your life count for something great! Long for your life to have eternal significance. Want this! Don't coast through life without a passion....

The glory of Christ *holds out to all people so much more than the emptiness of mere success... Not just a desire for being liked or for playing softball or collecting shells. You can have instead a desire for something infinitely great & beautiful & valuable & satisfying—the name & the glory of God... whatever you do, find the God-centered, Christ-exalting, Bible-saturated purpose you're here for with God's glory as the passion of your life... & live for it & die for it. & you will make a difference that lasts. You will not waste your life... Oh, that God would help me waken in you a single passion for a single great reality that would unleash you, & set you free from small dreams, & send you, for the glory of Christ, into all the spheres of secular life & to all the peoples of the earth.*²

He sounds like an OT prophet pleading with us not to waste our lives. In our text, James also acts like an OT prophet commanding us not to waste our wealth. While there may have been some professing Christians in the churches James was writing to who were guilty of the sins he confronts here, his main target was probably the ungodly rich outside the church. But why would James spend 6 vss condemning those outside the church, who'd never read this warning? It's similar to when the OT prophets pronounced woes on Israel's pagan enemies which served 2 main purposes: 1st, they should encourage us who know God to be faithful & endure, knowing in due time He'll judge the wicked. 2nd, it should warn us not to fall into any of the sins that will bring His judgment. James 5:1 begins with **come now**, a phrase meant to awaken & get the attention of the spiritually apathetic or dead that something of great importance is at stake. **4:13-5:6** PRAY

Wealth is like fire. Used properly & under control, it's a wonderful tool. But used carelessly or selfishly it can become a powerful force that destroys everything in its path. When combined with the fallen, greedy, selfish human heart, money can quickly corrupt. James' words aren't just for millionaires but also for those who want to be & who think that's where joy is found & life is fulfilled. This passage isn't just for the rich & famous, it's also for the watchers & gawkers who idolize them. In Lk 12 Jesus told the parable of the man who was all about bigger & better, more barns, more

² *Don't Waste Your Life*, pp 45-48

things, & he said to himself, **Soul, you have many goods laid up for many years to come; take your ease, eat, drink & be merry** (19). That's his god, his triune deity: ease, entertainment, & enjoyment. Isn't that the American dream? You ask, *What's wrong with food & fun & feeling comfortable? Is God a killjoy?* No, He's not. If you look back at J's 1:17, God wants us to remember **every good thing is from above, from the Father**. It's not wrong to relax, eat, drink, be merry if your focus is on the Giver & not on the gift. Good things in life should cause us to exalt & praise God, but they must never eclipse or replace God or become our god that we think will satisfy our soul. God is the Creator of joy, true joy, maximum joy, all in the riches of Christ. What did Gd say to the prosperous man in Lk 12? **'You fool! This very night your soul is required of you; & now who will own what you have prepared?'** So is the man who stores up treasure for himself, & is not rich toward God (20-21). That's the type of rich person in J's 5. It's not just the one who has money or goods but the one for whom money is their god. Our currency has *In God We Trust* on it & for some those very dollars are the god they trust in. Your idol or your god, practically-speaking, is what drives you, what you think about the most & look to for hope & security. It may be a person, money, relationships, leisure, or whatever. It's not a sin to be wealthy, but does your wealth control you? Do you hold it loosely or does it hold you tightly in its grip? Most of us are, by American standards, probably middle-class. Because of this, we think the rebuke of this text is only for millionaires, celebrities, pro athletes & the rich & famous. But consider the original context here. 70-80% of people lived just above the level of subsistence. To say it another way, some of the original readers of James had more than one garment, but most didn't. A large % of the workforce needed daily wages so they could buy their daily bread. Any of us who haven't had to miss a meal this week for lack of funds & who have many clothes in our closet are considered *rich* compared to the original readers of this. James' readers, mostly poor & oppressed, may have been thinking, *Why be righteous if all it gets you is oppression? Why not pursue wealth if it gains you some comfort?* James' answer is, you shouldn't because judgment is ahead! He's making the point that wealth is temporary & that judgment & eternity are certainties. To pursue wealth to the neglect of pursuing God or to trust in wealth as the solution to your deepest needs is plain stupid! As Jesus pointedly said, **the wealth of**

unrighteousness will fail (Lk 16:9). Therefore, we must use it wisely in light of the reality of eternity. To any who view wealth as the way of happiness (even if they have a lot less than the super-rich but think more would make them happy), vs 1 has a surprising command: **weep & howl for your miseries which are coming upon you**. You think happiness is found in wealth but instead miseries are coming. Judgment is coming upon the lifestyles of the rich & faithless. Jesus said in Lk 6:24, **woe to you who are rich** (in things of this world), **for you are receiving your comfort in full. Woe to you who are well-fed now, for you shall be hungry. Woe to you who laugh now, for you shall mourn & weep**. We mustn't be envious of the wicked wealthy & want to be like them. As I said, James is speaking like an OT prophet that his Jewish readers would recognize, which can include rebuking the ungodly who will never hear it, but so the readers won't think or act like those being rebuked (Is 3:14-15, 5:8-10, 10:1-4; Amos 4:1-3, 8:4-10). Job (Job 24:2-4), Jeremiah (Jer 5:27-29), Micah (Mic 2:1-5), & Malachi (Mal 3:5) all condemned the wicked wealthy like James does here. Since misuse of wealth will bring a person into horrible judgment that will make him weep & howl in misery (1), we should make sure we don't profess to know God, but by our ungodly use of wealth deny Him (Titus 1:16). What does God find wrong with the lifestyles of the wicked wealthy? Although there are far more dangers than James lists here, he gives 4 ungodly uses of wealth. The 1st is...

1. Useless Hoarding 2

In James' times, besides owning land, there were 3 main indicators of wealth. James points out the temporary nature of each. 1st, there was grain. You could store it in large bins or silos. But James says, **Your riches have rotted**. The problem is there's far more than they need & can consume & it's now rotting in their barns while people living around them are starving. These rich people were hoarding resources unnecessarily & wastefully. 2nd, there was clothing. In a world where most people only had the clothes on their backs, it was a sign of wealth to have more than one change of clothes (Gen 45:22; Josh 7:21; Judges 14:12; 2 Kgs 5:5, 22). James echoes Jesus, who warned that clothes are subject to the ruin of moths (Mt 6:19). **Your garments have become moth-eaten**. The rich have so many clothes they never wear being eaten by moths while those around them

suffer for lack of clothing. Remember Imelda Marcos? After her & Ferdinand were deposed & fled the country, she left behind a closet with 3,000 pairs of shoes & 5 shelves of unused Gucci handbags, 500 bras, a trunk full of girdles, huge bottles of perfume, & vats of Christian Dior wrinkle cream. She was known to spend \$12 million on jewelry in a single day. One US Representative gawked at the stuff & said, *It was the worst case of conspicuous consumerism I have ever seen.* Imelda once told an interviewer, *I am my little people's star & slave. When I go out into the barrios, I get dressed up because I know the little people want to see a star.*³ How tragic! The irony is the wicked wealthy won't feed the mouths of the poor but their garments feed the moths in their closets. 3rd, there were gold & silver. James knew these metals aren't subject to literal rust. But he's making the point that when God brings judgment, even these precious metals will be doomed to corruption. One writer explains the difference between saving moderately & wisely for the future (as Joseph did in Egypt & as Proverbs tells us we should do) versus storing in the sense of hoarding:

*Scripture never tells us that we should not save money. It urges us to be wise, & it is wise to give thought to the future & to plan prudently for it. Hoarding takes place when we continue to accumulate above & beyond that which is necessary. We have all heard stories about elderly people living in foul conditions while subsisting on dog food or cat food. They were assumed to be very poor, but were discovered to have great wealth when they passed away. Such people are examples of hoarders.*⁴

All of us can easily have so much more than we need or will ever use & it corrupts & corrodes & controls us even now. To say it in simple terms: Nothing's going to last. Whether you have grain, garments, or **gold & silver**, you won't take it with you when you die. Hearses don't pull U-hauls. It's not sinful to have those but we must beware of their ability to dazzle, distract, & draw us away from true treasures that last for eternity.

Having exposed the sinful futility of hoarding wealth, James then described the judgment pronounced on the hoarders. Personifying the rust that depicts the futility of hoarding riches, James declared it will be a witness for the prosecution against the wicked rich. In the judgment, their hoarded, rotted, moth-eaten, corroded treasures will give testimony to the unregenerate state of their hearts. Their covetous, selfish, compassionless, earthbound approach to life will bring their

³ 3/24/86

⁴ Roger Ellsworth, *Opening Up James*, pp 146-147

condemnation. Not only does James portray rust as witness, but also as executioner; it **will consume the flesh** of the wicked rich **like fire**. Fire symbolizes fast, inescapable, fatal, & final judgment. James then says, **It is in the last days you have stored up your treasure**, & he's referring to the entire period between Christ's ascension & 2nd coming, which is viewed as **the last days** (Acts 2:17; 2 Tim 3:1 Heb 1:2). But death is **the last day** for all of us! As the rich fool in Jesus' parable found out, he had plenty stored up for this life, but when he died, he was poor where it mattered most. He wasn't rich toward God (Lk 12:16-21). To be wealthy without God is to be selfishly short-sighted. Don't get me wrong. The Bible commands us to provide for our families but it condemns hoarding our money & possessions when it can be put to use to further the God's work & help others. Where that balance point is, I can't tell you, but the Holy Spirit will. I will say that not many of us here in America live on the lean side! Often behind our hoarding is either the sin of greed or a lack of trust in God to provide for our future needs. Don't spend your life hoarding resources you'll never use. *We've all been created to be reflecting beings, & we will reflect whatever we're ultimately committed to, whether the true God or some other object in the created order. Thus, to repeat the primary theme of this book, we resemble what we revere, either for ruin or restoration.*⁵ If you begin to worship stuff & money & possessions & wealth, you will become like them – dead & lifeless. But if you revere Christ, more & more He'll be transforming us into His image. So the 1st way to waste your life, for all of us to waste our lives, is to love material things & hoard them above everything else.

2. Unjust Practices 4

James was denouncing wealthy landowners who were cheating their laborers out of their wages. This was a common enough problem to be mentioned several times in the Bible. Lev 19:13 states, **You shall not oppress your neighbor, nor rob him. The wages of a hired man are not to remain with you all night until morning** (cf, Dt 24:14-15; Jer 22:13; Mal 3:5). Often in that time, day laborers got by on that day's pay. To greedily withhold it would literally rob the worker & his family of their daily bread. Many of these laborers were Jews who'd been dispersed out of Israel. They didn't have

⁵ Gregory K Beale, *We Become What We Worship*, p 64

the rights or resources legally to fight unjust & powerful land-owners. This verse basically says, *You have far more than you need but you choose to not pay these workers so they can have the basic necessities of life?!* These workers toil all day while the owner kicks back. He may not hear the cries & groans of these workers but there is Someone who always hears their cries. James says 2 cries go up here, the cry of unpaid wages rises from the bank accounts of the rich, like the blood of Abel (Gen 4:10). This cry is like a loud scream that demands vengeance. The 2nd cry is a shout from the workers. This duet of cries doesn't go unheard. It reaches the ears of the Lord Almighty. **The outcry of those who did the harvesting has reached the ears of the Lord of Sabaoth.** That's not a misspelling of *Sabbath*. **Lord of Sabaoth** means simply **Lord of Hosts**. It emphasizes the military might & warrior nature of God, who as one writer said, *is greater than all the hosts of heaven & therefore is certainly great enough to mete out justice to the cruel fat cats who inflict such pain & misery on their workers*.⁶ The Lord will bring judgment on those who cheat their workers. God's Law commanded field owners to leave some behind when harvesting so the poor, the widows, & the foreigners could find food. But the wicked wealthy in James' day weren't only not providing for those people, they were also stealing their hard earned wages. God hears the cries of injustice & He's coming as Judge soon (5:7-9). James is encouraging the godly while rebuking the wicked wealthy for the sins of unnecessary hoarding, unjust practices, &...

3. Unrestrained Self-Indulgence 5a

That's the American dream but it shouldn't be the Christian's dream. Yes, there's some pleasure in living high on the hog, but as you keep reading vs 5 you see the hog getting fat has something else coming. **5b**

The lifestyles of the wealthy wicked, from man's perspective, may be relaxing & luxurious but the tragic irony is that in God's eyes they're like the farm animals they fatten up; unthinking beasts that have no idea they're being made ready for slaughter. These rich have people they can order to kill & cook a fatted calf for them but the God who owns the cattle on a 1,000 hills can order their execution at any time. In Lk 16 Jesus told the story of a man who lived the lifestyle of the wealthy

⁶ Ibid, p 148

wicked, unrestrained comfort & luxury, eating & drinking the best of whatever he wanted, whenever he wanted. In contrast was a poor man named Lazarus who wasn't even allowed to eat the crumbs that fell from the rich man's table. Eventually Lazarus & the rich man died. In eternity, the rich man was surprised to see their roles reversed. Lazarus was in the comfort of heaven but the rich man is in torment. He cries out for the help he didn't give on earth.

“Father Abraham, have mercy on me, & send Lazarus so that he may dip the tip of his finger in water & cool off my tongue, for I am in agony in this flame.” But Abraham said, ‘Child, remember that during your life you received your good things, & likewise Lazarus bad things; but now he is being comforted here, & you are in agony (24-25).

The point of that story isn't that all rich people go to hell & all poor people go to heaven. The Bible is clear there are godly rich people & there are ungodly poor people. Salvation is by grace through faith in Christ alone (Eph 2:8-9). But the rich man's selfish indulgence & lack of compassion for the poor reflected his godless, selfish focus in life. James' indictment of fattening their hearts in a day of slaughter points to the imminence of the day of judgment. Like unreasoning cattle, they just go on fattening themselves every day with no thought of others. But their selfish lifestyles only incur greater guilt. *Luxury* is a relative term & it's easy to judge others' extravagant examples & justify ourselves. We need to examine ourselves prayerfully & often so we don't fall into what James is condemning. I believe the Lord wants us to live simply & manage our resources in light of His eternal purposes. I like how Kevin DeYoung puts it, referring to our wealth & possessions: *Enjoy them the most, need them the least, & give them away most freely.*⁷ Finally, the wealthy wicked are ...

4. Unconcerned for the Innocent They Kill 6

Some think James is speaking of literal murder. Others say he's speaking figuratively or looking at the practical outcome of the rich cheating the poor out of their wages & thus their daily bread. The word **condemned** points to the use of the legal system to take advantage of the poor. Perhaps by bribing judges or hiring powerful lawyers, the wealthy were wrongfully taking land or houses from the poor or forcing them into a lifetime of slavery. If you'd confronted them, the rich would've

⁷ *What is the Mission of the Church?* p 179

protested, *It was all legal! We didn't break the law!* But what is legal isn't always moral or right. While we may never kill someone for the sake of our own financial gain, we should be careful never to hurt others for our own financial gain. Note, too, that the righteous man didn't resist the wicked rich. It isn't wrong to take legal means to protect yourself or your assets from a greedy, unprincipled person. But in this case, the poor were no match for the rich. In this life, it often seems the wicked are winning. But James' point is that judgment day is near, when wrongs will be made right (5:7-8). This life is not final. The wicked wealthy may live luxuriously on earth & oppress the righteous with no consequences. The test will be the final judgment & eternity. It requires faith to accept this. You either trust in money that you now see or in the Lord that you will see one day. If you trust in the Lord, then you'll be a good steward of the money & possessions He entrusts to you. He owns it all & we must give an account to Him of how we used it.

Again in Lk 16, Jesus tells an unusual parable of the unrighteous steward. He's about to be fired because of mismanagement, but he shrewdly calls in his master's debtors & reduces the amount they owe. Jesus' point wasn't we should be corrupt in order to get ahead! No, His point was we should imitate this godless man who thought in advance about his future & used what he had to make provision for himself. We should use the **unrighteous Mammon** that we now have to make friends, **so that when it fails, they will receive us into eternal dwellings** (Lk 16:9). In other words, use your wealth that will be taken away to bring people to Christ, which can never be taken away. Jesus goes on to say, **He who is faithful in a very little thing is faithful also in much; & he who is unrighteous in a very little thing is unrighteous also in much** (16:10). In the context, the **very little thing** is money! It's a big thing to us, but to God, it's a little thing that He uses as a litmus test to prove whether we'll be faithful with more important things. In the context, the **much** refers to eternal souls. If you want God to entrust true spiritual riches to you, prove yourself by being faithful in managing the finances He's entrusted to you.

Again, the sin isn't having wealth but hoarding it (2-3), gaining it wrongly (4), misusing it (5), & what their wealth does to them & others (6). Kent Hughes writes:

Though this is a characterization of the world without Christ, we must never imagine ourselves to be immune. We must each ask ourselves: Do I hoard? Am I guilty of over-accumulation of wealth?

Have I ever or am I now defrauding someone? Is there financial deception in my life? Have I succumbed to the culture's Siren song of self-indulgence? Are there sub-Christian excesses in my life? ... have I victimized someone because of a power advantage I possess?⁸

We might also think of Someone else here in vs 6. Can you think of a righteous Man who was condemned & put to death & who didn't resist? His cry reached all the way to heaven. & He hears the cries of all His children who are unjustly treated because He Himself was unjustly treated. In the day of slaughter, He went silently, as a sheep going to the slaughter. He didn't resist nor even open His mouth. He was condemned in court in an unfair trial & sentenced to death. The One who had unlimited riches in heaven willingly became poor for us! 2 Cor 8:9 tells us, **For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sake He became poor, so that you through His poverty might become rich.** Jesus was executed by the wealthy & influential. He received no wages but was betrayed for 30 pieces of silver. It was money that drove Judas to do that wicked deed just as the love of money is the root of all sorts of evil today. But now all who are poor in spirit, all who know they cannot buy their way to heaven & can never earn or deserve God's grace, if they repent & trust in the death & resurrection of Jesus for their sins, they are redeemed, not by perishable gold & silver, but imperishable, by the precious, priceless blood of Jesus! Why did He do it? Eph 2:4-7 tells us.

God, being rich in mercy, because of His great love with which He loved us, even when we were dead in our transgressions, made us alive together with Christ (by grace you have been saved), & raised us up with Him, & seated us with Him in the heavenly places in Christ Jesus, so that in the ages to come He might show the surpassing riches of His grace in kindness toward us in Christ Jesus.

Wealth may be a blessing, a gift from God bringing the opportunity to do good. But that can only be true of those who are also **rich in faith** (Js 2:5) & **rich toward God** (Lk 12:21). If wealth is to be a source of blessing & not condemnation, it mustn't be uselessly hoarded, unjustly gained, self-indulgently spent, or ruthlessly acquired. Paul's charge to Timothy shows how God expects the wealthy to use their riches wisely. It forms a fitting contrast to the abuse of wealth James condemned.

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. Instruct them to do good, to be rich in good works, to be generous & ready to share, storing up for themselves the

⁸ R. Kent Hughes, *James*, p 219

treasure of a good foundation for the future, so that they may take hold of that which is life indeed (1 Tim 6:17–19). PRAY

COMMUNION

It's often said that James, the half-brother of Jesus, never mentions the crucifixion. That's true in the literal sense. But he may be thinking of Jesus when he writes about **the innocent man** in vs 6. Jesus was truly innocent. Though He had done no wrong, He was sentenced to death. Wicked men plotted against Him & lied about him. They twisted His words, they stirred up the crowd, & they backed Pilate into a corner so he would send Jesus to be crucified. They murdered the Son of God. James says this **innocent man** doesn't resist his accusers. Jesus had all the power in the world, yet He chose not to use it. When they scourged him, He didn't retaliate. When the soldiers put the crown of thorns on his head, He didn't curse at them. When they drove the nails in His hands & feet, He didn't threaten them. When bystanders spat at Him, He didn't spit back. Judas sold, the priests condemned, & the Romans murdered THE innocent Man, who did not resist. By God's eternal plan, the one perfectly innocent Man endured death so we might not need to die but live with Him eternally. That's what we remember as we partake of communion again today. PRAY

I received from the Lord that which I also delivered to you, that the Lord Jesus in the night in which He was betrayed took bread; & when He had given thanks, He broke it & said, "This is My body, which is for you; do this in remembrance of Me" (1 Cor 11:23-24).

We remember Jesus, the righteous Man, who died in our place so that He could offer us His life as we eat of the bread together.

In the same way He took the cup also after supper, saying, "This cup is the new covenant in My blood; do this, as often as you drink it, in remembrance of Me." For as often as you eat this bread & drink the cup, you proclaim the Lord's death until He comes (1 Cor 11:25-26).

We remember Jesus, righteous, sinless Jesus, who didn't resist His Father's will, but went to the cross & shed His blood & died in our place so that we might have live in Him as we drink of the cup together.