

# Studies in James

## Lesson 18

### Warnings to the Wealthy

#### INTRODUCTION:

- I. As we move into the fifth chapter of James, we're going to see what God (through James) says to a certain percentage of people within the general category of "The Wealthy."
  - A. Before we begin, allow me set the stage by telling you a true story.
    1. In 1923, a group of ten of the most influential and wealthy men in the world gathered at the Edgewater Beach Hotel in Chicago.
    2. This was one of the most significant financial meetings in this history of modern times.
      - a. These men were multi-billionaires.
      - b. If they wished, they could have controlled the very pulse of the nation.
    3. I want to identify these men during the first half of this lesson, then tell you the rest of the story at the conclusion.
      - a. These men were:
        - (1). The President of a large steel company.
        - (2). The President of The National City Bank of New York.

- (3). The President of a large utility company.
- (4). The President of the largest gas company in the world.
- (5). A famous and successful wheat speculator.
- (6). The President of the New York Stock Exchange.
- (7). A member of the President's Cabinet.
- (8). A great leader on Wall Street.
- (9). The head of the world's greatest industrial and land monopoly combined.
- (10). The President of the Bank of International Settlements.

4. These ten brilliant and imminently successful men met to give thought toward their future.
  - a. Their lives had been blessed with success.
  - b. In the estimate of the world, they were at the zenith of their careers.
5. A noted biographer traced the lives of these men, and wrote about what had become of their lives 25 years later.
  - a. Between the years 1923 and 1948, many things happened to each of them.
  - b. This is what we'll look at when we come to the close of the lesson.
6. Perhaps it was men like these that James had in mind when he pinned his epistle, and gave WARNINGS to the WEALTHY.

- B. In order to determine the context, we need to look back to the preceding chapter in which James addresses those who PLAN WITHOUT GOD.
  - 1. There, he says, "*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."* (**James 4:13**)
    - a. As we have already seen, James is talking to people who arrange their futures and lives as though God does not exist.
  - 2. In chapter five, James says, "*COME NOW, you rich...*" (**James 5:1**)
    - a. These are people who ACCUMULATE riches and SPEND them as though there was no God.
  - 3. The first group PLANS, or CONDUCTS THEIR LIVES as if there were no God, and the second group SPENDS and CONDUCTS THEIR FINANCIAL AFFAIRS as if there were no God.
- II. Now, at the outset, we need to understand that not everything James says here applies to ALL who are wealthy.
  - A. It is NOT true that the POOR always go to heaven and the RICH necessarily go to hell.
    - 1. There have been some GODLESS POOR, just as there have been some GODLY RICH.

- a. This has always been the case – and yet we often pigeon-hole people into one or the other category.
    - (1). If you're RICH – God has blessed you!
    - (2). If you're POOR – You must have done something to displease God.
  - b. However, in **1st Corinthians 10:13**, the apostle Paul says, God will not allow us to be tempted more than we are capable of bearing.
    - (1). It very well MAY be that we are not rich NOW, nor EVER WILL be, because the Lord knows that we simply would NOT be able to handle the temptation.
    - (2). It could be that the Lord has you EXACTLY WHERE HE CAN USE YOU THE BEST.
- B. Although we have a tendency to group everyone in either the RICH or POOR category, people generally fall into one of FOUR CATEGORIES when it comes to the relationship between their MATERIAL WEALTH and their SPIRITUAL WEALTH.
- 1. Some people are POOR MATERIALLY and POOR SPIRITUALLY.
    - a. These people have little or none of the world's goods and, at the same time, know nothing of Jesus Christ or God's love.
      - (1). These are the people who are most to be pitied.

b. And so, THIS category would include the the unsaved people in the world.

(1). Keep in mind – THERE IS NO PARTICULAR BLESSING IN BEING EITHER RICH OR POOR.

2. And then, SOME people are RICH MATERIALLY and RICH SPIRITUALLY.

a. In comparison, these people have a HEALTHY portion of material goods and, at the same time, maintain a close walk with God.

b. We not only have examples of these people in our OWN day, but there are ALSO a number of biblical examples:

(1). For example, we have the Old Testament characters:

(a). Abraham, Jacob, Joseph, Job, Daniel.

(2). Then we have the New Testament characters:

(a). Joseph of Aramatheia, Barnabas, Lydia (the seller of purple)

3. The third category are those who are POOR MATERIALLY and RICH SPIRITUALLY.

a. These have little in the way of possessions, but enjoy the riches of Christ that have been credited to their accounts by God's grace.

4. And finally, there are some who are RICH MATERIALLY but POOR SPIRITUALLY.
  - a. By now it should be clear to us what these people are like.
    - (1). This category would include most of the UNSAVED RICH of the world.
    - (2). And this category usually includes those who have great material possessions, and who USE that wealth to take advantage of others.
  - b. It is to THIS group that James directs his message.
    - (1). In his day, these people controlled the lives of almost everyone.
      - (a). They were the oppressors of his day.
  - c. Therefore, the words of **James 5:1-6** are aimed directly at the unbelieving, oppressing rich who were then (and who are today) spiritually impoverished.

**BODY:**

- I. James begins with a warning to the rich.
  - A. The CORE of James' warning is contained in verse 1.
    1. **James 5:1** – *"Come now, you rich, weep and howl for your miseries that are coming upon you!"*

- a. The words "*weep and howl*" in this verse can also be translated to "*shriek!*"
  - (1). That's the thought behind the words in the original text.
  - (2). It conveys the idea of a misery that is SO IMMENSE that it cannot be contained and must be exploded through the lips.
2. With this in mind, here's how the verse might be paraphrased.
  - a. "You who are rich, if you could see your misery and account for it now, you would shriek with horror!"
3. Woven into this text are the reasons WHY this warning was given, as well as the predictions of divine RETRIBUTION that those who are "RICH MATERIALLY and POOR SPIRITUALLY" can anticipate.

II. As James proceeds, he gives several reasons for this warning.

A. In observing the rich, James found FOUR SPECIFIC AREAS of violation:

1. First, James says the rich were guilty of hoarding their riches.
  - a. **James 5:2** – *Your riches are corrupted, and your garments are moth-eaten.*
  - b. In that day, wealth was exhibited three ways:
    - (1). By the rich and exotic foods they ate.

- (2). By the opulent manner in which they dressed.
    - (3). And, by the way they selfishly horde their wealth like a miser – and never responding to the needs of others.
  - b. James emphasized these ways in which the rich exhibited their wealth in relation to their hoarding, adding to his discussion the elements of time and disuse.
    - (1). He said that hanging onto their material possessions – hoarding them – in the end, produced spoilage, rust and rot.
    - (2). In other words, over time, their wealth had become a source of corruption, decay and spoilage, leaving them morally impoverished as though they wore moth-eaten garments, and their corruption would be a witness against them in the last days.
  - c. This is why James added: **James 5:3** – *Your gold and silver are corroded, and their corrosion will be a witness against you and will eat your flesh like fire. You have heaped up treasure in the last days.*
2. The SECOND area where the rich were violating God's laws is in the fact that they were cheating those who were deserving of wages.



- a. **James 5:4** – *Indeed the wages of the laborers who mowed your fields, which you kept back by fraud, cry out; and the cries of the reapers have reached the ears of the Lord of Sabaoth.*
- b. The problem HERE was that the rich hired people to do specific jobs and then withheld their pay.
  - (1). But be ASSURED – the cries of these laborers have reached the ears of the Lord of Sabaoth – literally the Lord of HOSTS.
  - (2). In other words, the cries of these laborers have reached the ears of God of armies who has at His disposal all the hosts of heaven to bring about judgment.
  - (3). James wanted those who have withheld the wages of the laborers will eventually face an UNIMAGINABLE judgment.
3. And the THIRD way in which the rich were in violation of God's laws was in living a selfish life-style.
  - a. **James 5:5** – *You have lived on the earth in pleasure and luxury; you have fattened your hearts as in a day of slaughter.*
  - b. Given enough money and privacy, most men will withdraw from others and live to selfishly gratify their own desires.

(1). The analogy James uses here to describe the rich is very interesting – he speaks of their HEARTS as being *"fattened... in a day of slaughter."*

(a). Animals in the process of being fattened concentrate on filling their stomachs and are oblivious to their destiny.

(b). Their only concern is being content for the moment.

(c). They don't have a CLUE that the more they fill their stomachs, the fatter they become, and the fatter they become, the closer they are to the slaughter house.

c. In the same manner, the rich were only living for today – thinking NOTHING about the consequences they will have to face tomorrow in the judgment.

4. And finally, James says the rich were taking advantage of the righteous.

a. **James 5:6** – *You have condemned, you have murdered the just; he does not resist you.*

b. In fact, they were putting Christians to death.

(1). Some of the AFFLUENT in James' day saw Christians as a threat to their peace and security – and CERTAINLY a threat to their self-serving, self-gratifying lifestyle.

- III. Perhaps you noticed as we read through these verses that with each REASON for the warning also came the divine RETRIBUTION the rich will receive – kind of a CAUSE and EFFECT situation.
- A. Each of these divine retributions correspond DIRECTLY to the warnings given by James.
1. For example, in warning the rich that they were guilty of hoarding their riches **(v. 2)**...
    - a. James said the divine retribution will be that the riches they have been hoarded will reap miserable dividends **(vs. 1-3)**.
  2. In the warning that the rich were cheating those deserving wages **(v. 4)**...
    - a. James said the divine retribution will be that these unjust acts of the rich will NOT be forgotten **(v. 4)**.
  3. And, in the warning that the rich were living a selfish life-style **(v. 5)**...
    - a. James added that the divine retribution will be when the rich suddenly discover their riches provide no relief in eternity – namely an eternity in hell **(vs. 3b, 5b)**.
- (1). In fact, notice what Solomon said in **Proverbs 11:4** –
- "Riches do not profit in the day of wrath, but righteousness delivers from death."*

4. And finally, in the warning that the rich were taking advantage of the righteous (v. 6)...
    - a. Comes the IMPLIED retribution of a CERTAIN judgment.
    - b. In other words, James IMPLIED that simply because there doesn't appear to be any adverse judgment TODAY, doesn't mean there will be no judgment tomorrow.
- IV. So, how can we make application of this today?
- A. The apostle Paul's instructions in another New Testament letter compliments James' teaching.
    1. God's concern is not with actual wealth, but with our ATTITUDES toward wealth.
      - a. **1 Timothy 6:8-10** – *And having food and clothing, with these we shall be content. But those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts which drown men in destruction and perdition. For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows.*
      - b. The phrases indicating a wrong attitude are:
        - (1). *"Those who desire to be rich..."*

(2). *"The love of money..."*

c. So, what's the correct attitude?

(1). Paul says, *"having food and clothing, with these we shall be content."*

2. God's counsel is not against people who are wealthy, but against the wrong PRIORITIES of the wealthy.

a. **1 Timothy 6:17-19** – *Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy. Let them do good, that they be rich in good works, ready to give, willing to share, storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life.*

b. Although it is certainly NOT a sin to be wealthy, there are some inherent dangers.

(1). Being wealthy increases RISK FACTORS for the rich and adds pressures that can cause the rich to lose sight of the right and proper priorities in life.

(2). Not only that, but pride can easily take over in the life of the wealthy.

- b. Rather than focus our attention on the uncertainty of riches, Paul urges us to focus our attention on God, "*who gives us richly all things to enjoy.*"

## **CONCLUSION:**

- I. Do you remember how we started this lesson? We introduced the story of ten billionaires – some of the world's most successful men of their day. But what happened to those men?
  - A. In 1948 – just twenty-five years after they had reached the very zenith of their careers, things had changed dramatically for these ten men.
    - 1. The President of the steel company had died bankrupt.
      - a. He had been living for 5 years on borrowed money.
      - b. He died without a dime of his own.
    - 2. The President of the National City Bank was still alive, but living in seclusion – the lonely life of a recluse.
      - a. His family and friends had abandoned him.
    - 3. The President of the utility company died a fugitive from justice.
      - a. He died a penniless beggar in a foreign country.
    - 4. The President of the largest gas company in the world was hospitalized insane.
    - 5. The President of the New York Stock Exchange had recently from Sing Sing Prison.

6. The member of the President's Cabinet had been pardoned from a Penitentiary so he could die at home with his family.
  7. The famous and imminently successful wheat speculator had died a suicide.
  8. The great leader on Wall Street had died a suicide.
  9. The head of the world's greatest combined industrial and land monopoly had died a suicide.
  10. The President of the Bank of International Settlements had died a suicide.
- II. What's your attitude toward riches – HONESTLY?
- A. Are you like the person in 1 Timothy 6:8-10?
    1. Do these phrases describe you?
      - a. *"Those who DESIRE to be rich..."*
      - b. Those who are plagued with *"the LOVE of money..."*
    2. If so, what do you need to do to correct that attitude?
    3. **1 Timothy 6:6-8** – Paul gives us the answer: *Now 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.*
  - B. Or are you like the person in 1 Timothy 6:17-19?
    1. The person of wealth whose priorities are right?

- a. The person whose focus is on God, *"who gives us richly all things to enjoy."*

III. One of the most tragic stories in the New Testament is the one of the rich young ruler.

A. It's recorded in both Matthew and Mark, but for our purposes let's look at Mark's account.

1. **Mark 10:17-22** – *Now as He [Jesus] was going out on the road, one came running, knelt before Him, and asked Him, "Good Teacher, what shall I do that I may inherit eternal life?" So Jesus said to him, "Why do you call Me good? No one is good but One, that is, God. You know the commandments: 'Do not commit adultery,' 'Do not murder,' 'Do not steal,' 'Do not bear false witness,' 'Do not defraud,' 'Honor your father and your mother.'" And he answered and said to Him, "Teacher, all these things I have kept from my youth." Then Jesus, looking at him, loved him, and said to him, "One thing you lack: Go your way, sell whatever you have and give to the poor, and you will have treasure in heaven; and come, take up the cross, and follow Me." But he was sad at this word, and went away sorrowful, for he had great possessions.*



2. What makes this story so sad is that this young man was probably an outstanding example of moral integrity and faithfulness to the Law – but he worshipped his wealth.
  3. And since that was the idol he needed to forsake, he chose instead to walk away from the Lord.
- B. With this young man, the one obstacle that stood between him and following the Lord, was his wealth. What is standing between you and the Lord?
1. If you've never given your life to Christ in complete obedience to the gospel of Christ, what is standing between you and becoming a Christian?
    - a. Let me ask you this: Is it important enough to keep you out of heaven in the judgment?
  2. And if you've obeyed the gospel, and yet you've allowed something or someone to stand between you and faithfully serving the Lord, then let me ask YOU: Is this thing or this person important enough to keep YOU out of heaven?