



## INTRODUCTION

Money talks. Someone has said, “If money talks, all it ever says to me is goodbye!” We have all experienced that truth at some level, some more than others. In 1923, an elite group of businessmen met at the luxurious Edgewater Beach Hotel in Chicago. Among those in attendance were some of the most influential, famous, and wealthy moguls of the 20<sup>th</sup> century. Men like: Charles Schwab (president of Bethlehem Steel Corporation), Richard Whitney (president of the New York Stock Exchange), Albert Fall (Secretary of the Interior under President Harding), Jesse Livermore (Wall Street Tycoon), and Ivar Kreuger (head of global monopoly of match manufacturers). At that time, these heavy hitters controlled more wealth than the total assets of the United States Treasury. But their wealth was uncertain and short-lived. Schwab died in 1939 with \$300,000 of debt. Whitney served time at Sing Sing prison for embezzlement. Fall also served time for office misconduct. Livermore believed himself to be a failure and committed suicide in 1940. And Krueger shot himself in 1932 after his global monopoly collapsed.

Many still today have believed the lie that money makes you happy. W.H. Vanderbilt once said, “The care of \$200 million is enough to kill anyone. There is no pleasure in it.” John D. Rockefeller claimed, “I have made millions, but they have brought me no happiness.” And Andrew Carnagie is quoted as saying, “Millionaires seldom smile.” Yes, the all-mighty dollar has destroyed many lives. Perhaps that is why Scripture has so much to say about a man and his money.

It is estimated that there are over 2,000 verses in the Bible on finances. In every recorded sermon Jesus preached, He dealt with the matter of money. In fact, 16 of Jesus’ 38 parables deal with that subject matter. Our Savior was bold in His exhortations about finances. Boldness on that theme must have run in the family, for James seems to pick up where Jesus left off. The fifth chapter of James contains some of the harshest language in the entire book. Many believe that the first six verses are most likely addressed to unbelievers. They are not called “brothers”, but are told to “weep and howl” (5:1). This is not so much a call to repentance as it is a response to the reality of their impending

doom. James uses a style of language that was similar to what the Old Testament prophets would have used to speak against the pagan nations. He uses a rhetorical device known as apostrophe. This is a turning away from his real audience to address another group. He was well aware that his words would probably reach very few of those being addressed (“rich men”), but he does so for the benefit of his Christian readers. James is reminding and encouraging the Christians that the justice of God is coming on the ungodly.

It may be tempting for us to discount the personal application of this passage because we do not consider ourselves to be “rich”. However, if you have ever travelled outside of the United States, you come to realize how wealthy we are. As Americans, we make up only 5% of the world’s population, but hold nearly 87% of the world’s wealth. The per capita income in the USA is \$37,500 a year. Did you know that there are 110 nations whose average annual per capita is less than \$5,000? Some African countries have as little as \$500 per year.

Many would consider themselves as “middle class”. However, in Bible times there really was no middle class in society, and the gulf between the rich and the poor could be very wide. The poor in the Bible were homeless, helpless, destitute, and hopeless. They often had nothing to eat, nothing to wear, and nowhere to stay. Most of us have been blessed with much more than we need, and we are therefore in a position to bless others. Our great wealth brings great responsibility.

Transition: In our lesson today, we will look at wealth from two different vantage points. One is an ungodly, worldly view of wealth. The other is a godly, eternal view of wealth. The true believer must use his resources for the glory of God. Real faith invests in eternity.

### 1. The Difference in Perspective

Nothing more clearly reveals the state of a person’s heart than his view of money and material possessions (Matt. 6:21). Many who profess faith in Christ invalidate their claim to genuine saving faith through their opulent, indulgent, materialistic lifestyles. This is a clear indication that they serve wealth, not God. Jesus said, “Where your treasure is, there will your heart be also.” The ungodly and godly view wealth from two different perspectives.

#### A. The ungodly view wealth from an earthly perspective

The problem James addresses in this passage is that these rich people lived for the very purpose of their extravagance instead of for God. They had become ungodly hedonists who lived for the pleasures that could be derived from wealth. They trusted their money instead of God. They lived for money instead of for God. This is the mindset of the ungodly. Wealth was not a means to an

end for them, it was the “end all, be all”. With a completely earthly perspective of wealth, these “rich men” had failed to consider God and eternity. They had made earthly, material preparations, but no eternal, spiritual ones. And since money was there god and goal, it led them to illegal practices. Here is the danger of an earthly perspective of wealth.

### **B. The godly view wealth from an eternal perspective**

An eternal perspective of finances is not a negative view of money. It is not a sin to be rich. The pages of Scripture are filled with wealthy people like Abraham, David, and Solomon. The Bible does not discourage the acquiring of wealth. However, the Bible does condemn acquiring wealth by illegal means or for illegal purposes. Furthermore, God warns, “the love of money is the root of all evil” (1 Tim. 6:10). It is not money itself that is evil, it is the idolatrous “love of money” that is the source of all kinds of evil. Money is a wonderful servant, but a terrible master. It is a tool to be used for the glory of God. This is the eternal perspective of wealth. The godly, “set their affections on things above not on things on the earth” (Col. 3:2).

Application: Do you have a purely earthly perspective on money? If your life is primarily consumed with making money, saving money, keeping money, investing money with no thought of God’s viewpoint on wealth, you are headed down a dangerous road. The godly remember that our days on earth are numbered, our ability to get wealth is from God, and our purpose of existence is to glorify God.

Transition: Not only is there a difference in perspective, but also in philosophy. For how you view wealth will determine how you go about acquiring and using it.

## **2. A Difference in Philosophy**

There is a second difference seen in mind-set and attitude toward material things, it is a difference in philosophy. An earthly perspective on money leads to an ungodly philosophy of finances. A godly philosophy comes from an eternal perspective.

### **A. The ungodly live by, “Get all you can, by every means you can, from everyone you can”.**

Since the perspective of the ungodly is completely temporal and earthly, it leads to a flawed philosophy of life. If money is the “end all, be all”, then whatever means is necessary to gain wealth becomes appropriate to the ungodly. They operate under the philosophy that one must “get all you can, by

every means you can, from every one you can”. This is where we get “cutthroat politics”, “dog eat dog” business dealings, and Darwin’s “survival of the fittest” mind-set. There is no thought of anyone besides self. They certainly do not consider God’s thoughts on their financial dealings, and they are often willing to take others down to build their own portfolio.

### **B. The godly live by, “Give all you can, by every means you can, for everyone you can”.**

In contrast to the ungodly philosophy of life stands the godly. These operate under a completely different motto. Instead of putting self at the center of life, they place God there. With a God-centered mind they seek to please the Lord with every area of life, including their financial dealings. These abide by the two Great Commandments – love God supremely, and love others selflessly. In loving their neighbor they work to “do all they can by every means they can for everyone they can”. They find joy in placing Jesus first, others second, and themselves last.

Application: What philosophy do you operate your life under? Is it a worldly or godly one? Jesus said that the Gentiles (those who are without a relationship with God) pursue and run after material things. They seek worldly wealth worrying over what they will eat, drink, wear, and tomorrow’s potential problems. The godly, however, “seek first the kingdom of God and His righteousness” (Matt. 6:33). In doing so, they know that “all these things” (food, clothing, future) will be “added” unto them.

Transition: We move now from perspective and philosophy to practice and reality. An ungodly perspective of money leads to an ungodly philosophy of finances, which in turn leads to an ungodly practice of acquiring and retaining wealth. However, a godly perspective of money leads to a godly philosophy of finances, which leads to a godly practice of acquiring and investing wealth.

## **3. A Difference in Practice**

James is confronting the wrong practice of these “rich men”. They were demonstrating a heart that trusted in riches instead of God. Their finances were uselessly hoarded, unjustly gained, self-indulgently spent, and ruthlessly acquired. We might expect that from someone with a purely earthly perspective and solely selfish philosophy of life, but a believer has a higher calling. There is a distinct difference in practice for one with real faith.

### **A. The ungodly selfishly hoard, the godly sacrificially share (5:1-3).**

When James says the rich have “heaped treasure” (5:3), he is talking about stagnant wealth. This is wealth that has been heaped up, wealth that has been

salted down, wealth that has been hoarded. Now, the Bible is not against saving money. Many would be wise to begin practicing that, but the Bible is warning against hoarding money, treasuring money, keeping wealth beyond that which is proper and that which is right. It is loving money for money's sake. A hoarder of money is a covetous man. The Bible says that covetousness is the same as idolatry (Col. 3:5). It is the worship of money rather than God.

Illustration: Hetty Green lived many years ago (1834-1916). When she was living she was reported to have been the richest woman in America. She was known not only for her wealth, but her miserliness. She was nicknamed the "Witch of Wall Street". When she died, old Hetty was worth between \$100 and \$200 million (over \$1 billion today). Even with more money than she could possibly spend, she hoarded her wealth, refusing to spend or give. She was said never to turn on the heat or use hot water. She wore one old black dress and undergarments that she changed only after they had been worn out, did not wash her hands, and rode in an old carriage. She ate mostly pies that cost fifteen cents. Most of her investments were in New York City. To avoid paying high, New York income tax, she lived under an assumed name in an apartment. When Hetty Green was on her deathbed the nurses couldn't come in a regular uniform because Hetty thought it would be a waste of money to hire a real, genuine registered nurse. So, they had to come in plain clothes to keep her from knowing and being upset. She couldn't die in peace if she thought they were wasting money paying that much salary for nurses to take care of this woman.

The ungodly hoard their wealth selfishly. Instead of using their money to aid the poor and needy around them, they have hoarded it callously for their own selfish enjoyment in the future. James wants the wealthy to understand the uncertainty of riches. Much of the wealth in that day's economy would have been in the form of grain, gold, and garments. But their hoarded grain would often rot before being used, their hoarded garments would be moth-eaten and ruined, their hoarded gold could be robbed or rusted (5:2-3). In fact, only 10 years after James wrote this letter, Jerusalem fell to the Romans, and all this accumulated wealth was taken. Treasures cannot be trusted.

While riches may be uncertain, judgment is certain. There was a present judgment because of the effects of allowing wealth to rule your life. James demonstrates how the poison of money had infected the wealthy, and it was eating them alive, "[it] shall eat your flesh as it were fire" (5:3). Paul warned Timothy that those who love money, "have erred from the faith, and pierced themselves through with many sorrows" (I Tim. 6:10). Now it is possible to be materially wealthy and still rich in faith, but it is difficult. Abraham is an

example of that. However, too often riches have a way of corrupting the soul and turning the heart away from God in pursuit of earthly things.

While the ungodly hoard wealth selfishly, the godly share their wealth sacrificially. Remember James's illustration in chapter 2? If it is in your power to warm, clothe, and feed another brother, we are obligated to do so (2:15-16). For words without works are worthless. Someone has said, "God has given us two hands – one to receive with and the other to give with. We are not cisterns made for hoarding; we are channels made for sharing". Some falsely believe that if they had more they would give more.

Illustration: I heard about a man who came into a large inheritance, several hundred thousand dollars. It was such a great amount of money that, as the man was old and had a bad heart, they thought they better not tell him that he had so much money just bluntly because they thought he might have a heart attack. They said, "Well, the preacher is good with words, we'll ask the preacher to tell him." And, so, the minister went over to tell him. The minister thought rather than telling him just straight out he'd kind of ease into it. So, rather than a statement, he put a question to the old man, and he said, "Grandpa, what would you do if you had two hundred thousand dollars?" He said, "Pastor, I would give it all to the building fund." The pastor had a heart attack.

#### **B. The ungodly deceitfully cheat others, the godly decently treat others (5:4).**

Here is another difference in practice between the ungodly and godly. Often the way we treat and deal with others is based on the acquisition of funds. If you make me money, I will treat you well. If you cost me money, I will dispose of you.

This was a common problem in James's day. In fact, it seems to be exactly what he is addressing with these "rich men". The source of their wealth came from their illegal practices. Wealthy landowners might withhold wages that had been honestly earned by their field workers (5:4). James reveals that these "rich men" had hired the laborers and promised to pay them a set amount. Many of these "day laborers" were hired and paid by the day. There were no signed legal contracts, only a verbal agreement as the work began. God's law warned the employers to avoid taking advantage of these poor, needy workers. The law required that the "day laborer" be paid his appropriate wages before the sunset. To withhold his proper wages made the employer guilty of breaking God's law (Deut. 24:14-15).

The work had been completed, the fields mowed, the crops harvested, but the laborers had not been paid. In fact, it seems that the “rich men” had found a legal loophole to allow them to not just delay payment, but to avoid paying the workers at all. They were profiting by cheating and exploiting others (5:4).

Illustration: We saw this played out in 2008. During the financial crisis the world witnessed numerous of the superrich reward themselves with bonuses while their employees lost their jobs. Bankruptcy and bailouts abounded. They were exploiting their employees for their own profit.

Application: James is confronting a mind-set that treats others without regard for their dignity, conspires to cheat them out of everything, defrauds them of possessions and wages, and disregards the very lives of those who have been mistreated. Firing people close to retirement, unfair treatment of employees, and salary injustices are wrong.

### **C. The ungodly excessively waste resources, the godly eternally invest resources (5:5).**

Here we see a third difference in financial practice between the ungodly and godly. These “rich men” lived in the lap of luxury while their employees nearly starved. They were **wasteful** with their wealth. To “live in pleasure” (5:5) meant they led a life of extravagant luxury and unrestrained self-indulgence. To “be wanton” further pictures their wasteful indulgence (5:5). Their central concern in life was to indulge in the luxuries of earth and therein seek satisfaction. They were “nourishing their hearts, as in a day of slaughter” (5:5). In other words, they were living high on the hog, fat and sassy, and on Easy Street. The phrase pictures cattle being fattened so they could be taken to the slaughterhouse. Like ignorant cattle, that are encouraged to eat well just before being led to the slaughterhouse, these men seem blissfully ignorant of impending judgment. These “rich men” lived extravagantly on what was withheld from others. They lived in wasteful luxury while those around them lived in abject poverty.

Illustration: The name Bernie Madoff is infamous as an American investment fraudster. Bernie was a former stockbroker, investment advisor, and financier. He was even the non-executive chairman of the NASDAQ for a period of time. However, his life of luxury was funded by stealing “investor’s” money through a Ponzi scheme considered to be the largest financial fraud in U.S. history. It is estimated that Bernie defrauded thousands of investors out of tens of billions of dollars. On March 12, 2009, Madoff plead guilty to 11 federal felonies and was sentenced to 150 years in prison (the maximum sentence).

James warns of the false sense of security that riches can bring. Their grain will rot; gold will rust; and garments will become moth-eaten. Nothing material will last forever. It is a great and grave mistake to place one’s trust and security in wealth. Riches are uncertain. They have a way of “making wings and flying away” (Prov. 23:4-5). Money and stock markets fluctuate from hour to hour and day to day. Even the value of gold can ebb and flow. When you add the certainty of death to the uncertainty of riches, the foolishness of living for earthly things should become more apparent. “We brought nothing into this world, and it is certain that we will take nothing out” (I Tim. 6:7). No U-hauls pulled by hearse.

Illustration: I heard of a man who thought he would attempt to take his hard-earned money with him at death. He was dying in his own home and he said, Honey, “I want you to take all my money, put it in a big jug with a handle, and put it up in the attic. And, when I die, on my way up I am going to snatch at that jug and see if I can take it with me.” So, they put all his money in that big jug and set it up in the attic above his deathbed. Sure enough he died and after the undertaker had done his business, his widow decided she would go up in the attic and look. She went up in the attic and it was still there. She thought, “Well, maybe I should have put it in the basement.”

The rich must realize that everything they have is earthbound. You can’t take your wealth with you, but you can send it ahead. The godly invest in eternity. They use their God-given time, talent, and treasure to exalt the King and expand His kingdom.

Application: Believers today find themselves participating in society’s tendency to consume as much as possible without regard to the conditions elsewhere in the world, or even what we will leave to our children and grandchildren. Don’t waste the resources God has graciously given to you to steward. A life of luxury and self-indulgence is wasteful and worthless. Money will mean nothing when Christ returns, so we should spend our time accumulating treasures that will be worthwhile in God’s eternal kingdom. God is not against pleasure, entertainment, or beautiful things, but everything must be submitted to Him. We are to “seek first the kingdom of God and His righteousness” (Matt. 6:33). Don’t waste your time, talents, and treasure, invest them in eternity.

### **D. The ungodly callously oppress the less fortunate, the godly caringly bless the less fortunate (5:6).**

These rich men were using their wealth for selfish purposes and were persecuting the poor in the process. If the wealthy land-owners were selfish or delayed in paying their workers, it was not uncommon for the workers to

struggle severely, being unable to get daily food or drink. As the rich got richer, the poor were dying. In that day, to deprive a person of their support was the same as murdering them. Holding back from the poor was in effect letting them die. On commentator wrote, "To condemn to hunger those whose labors supply us with bread is a crime that cries to heaven".

These wealthy men also had great political powerful men in the courts. The poor workers would not have had the resources to get good representation, and even if they could, the courts were controlled by the rich. They would get no justice through the "justice system". James says that the poor "did not resist" (5:6). The poor man did not resist the rich either because he was defenseless or because he had adopted the principles of the Savior to "turn the other cheek" (Matt. 5:39-42). There was little or nothing the workman could do. Complaining might mean loss of a job and blacklisting, and he couldn't afford a lawyer. The nonresistance of the righteous confirms the guilt of the rich, who remain unmoved by the patient sufferings they viciously inflict on their innocent victims.

While there seemed to be no earthly justice, James comforts the persecuted with the truth that these "rich men" would experience the judgment of God. One day, in the court of no appeal, they will stand before God. James speaks of two witnesses that will demonstrate their guilt. The first being the funds kept back for personal enjoyment that rightfully belonged to the workers (5:4). The money that should have gone to the workers serves as evidence against these rich people. These stolen **wages** cry out to God for justice and judgment. The rich men hoarded their wealth to help them, but in the Day of Judgment, their riches testify against them. In the judgment, their corrupted wealth will stand as a witness to the misuse of God's provision. Their hoarded wealth is evidence against their selfish luxury and neglect of the poor.

Not only do the wages cry out, but the mistreated **workers** do as well. Their cries for justice, "entered into the ears of the Lord of Sabaoth" (5:4). This title refers to God as the Judge who wages war against His enemies. It pictures God in all his awesome power and majesty as Creator. While the rich may have controlled the earthly courts and human judges, they hold no sway in that heavenly court with the Divine Judge. God hears the cries of His oppressed people, and He will judge righteously. James' Christian readers were being informed that God would judge oppression at the proper time, and believers must not become disillusioned or envious of the rich who might attend their services (2:2).

It is possible to be rich in this world and destitute in the next. Proverbs 11:4 says, "Riches profit not in the day of wrath: but righteousness delivereth from death". There is a day coming when the true Accountant will conduct His final

audit. On that day the unsaved rich will be handed a bill they cannot pay, and all their earthly treasures will be like ashes blowing in the wind. It is also possible to be poor on earth and rich in heaven. For what we attempt to keep on earth, we ultimately lose. However, what we give to God, we keep, and He adds interest to it. Think about compounding interest through eternity! Jim Elliot said, "He is no fool who gives up what he cannot keep to gain what he cannot lose." God blesses us for the purpose of blessing others, not for the purpose of satisfying our own self-centered purposes.

Illustration: Millionaire John D. Rockefeller was dying at the age of fifty-five from a bleeding ulcer. About the only thing he could eat was crackers and milk. He could not sleep without being awakened by pain. All his money could not solve his problem. The doctors said, "Mr. Rockefeller, you are dying and will be dead in a short time." With the news of his approaching death, Rockefeller decided to stop concentrating on making money and start doing some of the things that he would enjoy including philanthropy. He began giving away large portions of his money, which brought him great joy. Before long his ulcer healed up and he lived another 30 years. Truly, "it is more blessed to give than to receive" (Acts 20:35).

## CONCLUSION

Wealth may be a blessing or curse depending on our perspective, philosophy, and practice with money. To trust in treasures is foolish, for they are uncertain. To hoard wealth is useless, for it will all be left behind. To unjustly gain wealth at the expense of others is reprehensible. To indulgently waste wealth is selfish. To ruthlessly acquire wealth is ungodly and will meet the just judgment of God. However, when we view our wealth as a gift from God and see it as an opportunity to do good, money becomes the servant not the master. It is a tool to exalt the King and expand the Kingdom. May we be more concerned with seeking to be "rich in faith" (James 2:5) and "rich toward God" (Luke 12:21) than with material things. If wealth is to be a source of blessing and not condemnation, it must not be uselessly hoarded, unjustly gained, self-indulgently spent, or ruthlessly acquired. God does not give us riches to hoard, but to use for His glory. True enjoyment of wealth comes not from possessing it, but from investing it in eternity.