

The Woes of Wicked Wealth

Story

Pray

Psalm 119:33-37 –

Teach me, LORD, the meaning of your statutes, and I will always keep them. Help me understand your instruction, and I will obey it and follow it with all my heart. Help me stay on the path of your commands, for I take pleasure in it. Turn my heart to your decrees and not to dishonest profit. Turn my eyes from looking at what is worthless; give me life in your ways.

Introduction

- Introduce self and excitement to preach

This morning, we'll continue in our series walking through the letter of James. If you would turn in your Bibles with me to James chapter 5 (the last chapter), where we'll be looking at verses 1-6.

As you do, I want you to think about this: when's the last time you were caught "red-handed?"

- Hand in cookie jar – somebody catches us.
- People watching for too long – someone catches our eye
- This weekend – Starburst jelly beans Adelyn bought. I thought I got away with it, but she smelled my breath. "How are the jelly beans?"

Getting caught red-handed: embarrassing, or even funny—but sometimes it's painful.

- 2009, bank robber in Houston. Shoved money down his pants.
- **But little did he know that within the money bundles were multiple exploding dye packs.** Not long after exiting the bank, the packs exploded, covering his skin and clothes in red dye and giving him second degree burns in his pants. It was not hard for police to find him and arrest him before taking him to the hospital.

As we turn to our passage today, James's words are like a spiritual dye pack. They are explosive and leave an unquestionable mark. He calls out against the rich, who have been misusing and misplacing their trust in wealth, and what it means for their hearts. Let's read his words to the rich, then consider how it should guide our time this morning.

Read with me:

Come now, you rich people, weep and wail over the miseries that are coming on you. **2** Your wealth has rotted and your clothes are moth-eaten. **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 stored up treasure in the last days. **4** Look! The pay that you withheld from the workers who mowed your fields cries out, and the outcry of the harvesters has reached the ears of the Lord of Armies. **5** You have lived luxuriously on the earth and have indulged yourselves. You have fattened your hearts in a day of slaughter. **6** You have condemned, you have murdered the righteous, who does not resist you.

This is God's Word.

In this passage, James points out what being mastered by wealth looks like. It's a spiritual snare that, if left unchecked, leads to destruction. So, who are these rich people, why does James so harshly call them out, and what are we to take from James' rebuke?

Who?

From the context given in James' letter, we infer that these are wealthy landowners throughout the Roman Empire with some intersection with the church. The 1st century Mediterranean world was built on the farming, business, and trade of an elite few who got to their position either through powerful connections or lineage or by abundant productivity. To secure this, rich landowners would employ day laborers to work and harvest their fields. They'd often manipulate them into financial dependence so they couldn't leave.

In their hunger for wealth, the rich often became corrupt in business dealings, took control of other people, and accrued an abundance of possessions to show and maintain their status.

To be clear, James is not calling out against them simply because they have wealth. The Bible has multiple examples in the Old and New Testament of faithful believers who were also wealthy.

God's Word is not so concerned about us possessing wealth; instead, it warns against wealth's tendency to possess us. The problem is not that these rich people had means; instead, it's that a sinful idolization and misuse of wealth had caused them to dishonor God and mistreat the poor, making them guilty before God.

The Bible makes clear that wealth is given to us as a **responsibility** to be stewarded. God owns everything, and all things are made for Him, but He entrusts us with certain privileges, finances, and gifts to sustain us and enable us to join Him in His mission. Wealth is a responsibility to be stewarded. All will be held accountable for how they use it.

James speaks out against those whose **attitude towards wealth** has not led them to be in step with God.

Now, commentators are divided on whether these rich people are Christians or not.

Christians:

- They could be those who have turned to wicked ways to gain a leg up during persecution, and they would be hearing this read in the congregation as a call to repent **now**;
- Direct address; in congregation to hear words.
- **Possible wealthy people James is talking about could be within the hearing of these words. James suggests in chapter 2 that both poor and rich people could come into the assembly of the church, and that there was a temptation to envy and show favoritism to the wealthy instead of embracing humility.**

OR

- Could be non-believers who James calls out against like a prophet to warn of their coming destruction because of how they've misused wealth and crushed the poor.
- It doesn't seem like James is holding out hope for repentance by individuals here; instead, he's calling for "the rich" to "weep" and "wail" because judgment day is coming, and there's no hope for them.
- The prophet Isaiah uses similar language and devices in declaring God's judgment on arrogant and oppressive nations. In **Isaiah 13:6**, he calls out against Babylon and their fate on the Day of the Lord:

**"Wail, for the day of the LORD is near;
as destruction from the Almighty it will come!**

- Babylon wasn't in the room.
- Instead, this had a few functions:
 - To declare God's judgment on unrighteousness and that even the most powerful wicked nations would one day be called to account.

- To warn Judah to not persist in their rebellion against God, but instead to turn before it was too late.
- Comfort God's people. God was going to bring Assyria, then Babylon to judge Israel for their unfaithfulness now, but He wouldn't abandon His people. He would bring victory to those who remained faithful to Him on the Day of the Lord.

Best way to see these verses:

- A word of **condemnation** to the rich mastered by wealth.

Meant to:

- **Caution** those tempted to imitate the rich in their sinful stewardship, inviting reflection.
- **Comfort** those oppressed by the rich (v. 7-11).
 - We'll hear about this next week.

It can be tempting to just picture some cruel, secular big tech billionaire and sit back and enjoy hearing them get torn down. Maybe you're in here this morning a professing believer who has 2 dollars in your bank account and gives regularly to the church.

Careful; James isn't indicting the rich on what they have; **it's their attitude towards what they have**. Each of us has resources meant to be stewarded for God's glory; and our attitude towards our wealth reveals a lot about our faith.

Since August, James has been urging us to examine the character and quality of our faith and devotion by examining our works, and this morning is no different. As we walk through these warnings, we'll consider where God might be revealing areas of divided devotion. And our response—whether in repentance and faith or in hardening and pride—will tell a lot about us.

What does a life of misusing wealth look like? James points to 4 pieces of evidence that make the case we're mastered by wealth:

1.) Exhibit 1

V. 2-3 – **2 Your wealth has rotted and your clothes are moth-eaten. 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 stored up treasure in the last days.**

The first hallmark of a misplaced attitude towards wealth is that the rich have **hoarded their resources.**

In the ancient world, some of the main indicators of a person's wealth were their **harvested grain, clothing, and precious metals.** Each could afford you rich opportunities.

- Many commentators point to the “wealth” James mentions as referring to these stores of grain.
- If you had grain–
 - You would never worry about not having enough food, even in famine.
 - Sell it to those who needed it.

At its best, it could allow you to provide for people in need and support your family.

- In Genesis, Joseph prepares for the coming seven year famine in Egypt by advising Pharaoh to store up grain during seven years of plenty.
- When the famine came, Egypt has enough to feed its people, and people from other nations who needed food—including Joseph's family—were able to come buy food to stay alive. It kept the people alive and the economy, which helped the whole nation flourish.

Saving wealth—even a great deal—in times of abundance is not wrong. It is wise, and can lead to the blessing of others in need.

- **But this is not what was happening. Instead, the wealthy were storing up heaps of wealth as their source of financial and physical security.**
 - If you had enough, you could always provide food and money for yourself! You would never have to worry about hunger or money.

In the same way, they stored up clothes. Ornate clothes communicated that you had status, and the more you had, the more prestige in society.

- Gold and silver were precious metals that held their value (and still do today).

But there's a problem—they don't last.

- They've stored up so much grain that it's gone bad. Instead of using it to feed the poor, or selling it to help their communities, they've stored up so much that it's all rotten. It's worthless.
- Their clothes now just feed moths—they don't make others beautiful or keep them warm, but feed moths in storage who will fly into a flame and die. They're worthless.

And this affects their souls.

In the present time, their failure to steward their wealth has crippled their generosity. They are never satisfied, and fear using what they have because their security will go with it.

In some translations of the Bible, this person is called a **miser**. It's someone who has wealth, but is stingy and unwilling to share it. **Proverbs 23:6-8 in the NKJV** says,
"Do not eat the bread of a miser,
Nor desire his delicacies;
For as he thinks in his heart, so is he.
"Eat and drink!" he says to you,
But his heart is not with you.
The morsel you have eaten, you will vomit up,
And waste your pleasant words.

You might know someone like this. The miser is so concerned about having enough that even when he says "enjoy as much as you want!," he's watching every bite you take, mentally pulling it back out of your mouth to store it away. **The miser is miserable.**

Think about your own saving and spending habits. When you have the opportunity, are you more excited to **store your wealth or to share it?** When you're given the opportunity to give sacrificially, is your first instinct to say no because you won't have enough for yourself, or to prayerfully consider if God is leading you to give, then trust how He might provide? **Are your figures dictated by faith, or controlled by fear?**

Trusting in wealth leads us to fearfully seek security and identity in things that won't last or satisfy. As your riches go, so will you. What you build your life on now will be evidence when you give an account for how you used what God has entrusted to you.

V. 3 – "their corrosion will be a witness against you and will eat your flesh like fire. You have stored up treasure in the last days."

Where is your security this morning? Is it found in trusting that God will provide for your needs and for joyful generosity, or in squirreling away enough to feel comfortable?

2.) James moves on to exhibit 2:

V. "4 Look! The pay that you withheld from the workers who mowed your fields cries out, and the outcry of the harvesters has reached the ears of the Lord of Armies."

Not only have the rich misused their wealth by hoarding it, but they've gained it by fraud.

Instead of fairly and promptly paying the people who did the very work that made them wealthy, these rich landowners have withheld the paychecks due to their day laborers.

There's a difference between this happening innocently and maliciously.

- Herding cats to get groomsmen to remember to pay for things.
- Sometimes, we genuinely can't pay for something—and that is okay!

But sometimes it can feel like being a bit loose with our money is a victimless crime.

- Pirating a movie or show is cheaper than buying it, and stealing someone else's Wi-Fi or streaming password might cause a little inconvenience to them, but it's not going to affect billionaire owners.
- Hiring someone in the church to do something and paying them less or guilting them into doing it for free just because you know they'll be nice about it might allow you to get more things done without spending a fortune.
- Getting a little more back on your tax return by lying a little on your taxes will really help you take that vacation you wanted, and the likelihood that you'll get audited is low.

The rich had embraced this thinking. They knew that they could get even more wealth for cheaper by keeping back some money or withholding it altogether, and the day laborers weren't going to stop them. What would a little deception hurt, especially if they assumed they wouldn't get caught?

God's Word makes it clear that it's a big deal. In the OT, God makes a provision for the poor laborer in the law (Deut. 24:14-15): **14 "Do not oppress a hired worker who is poor and needy, whether one of your Israelite brothers or one of the resident aliens in a town in your land. 15 You are to pay him his wages each day before the sun sets, because he is poor and depends on them. Otherwise he will cry out to the LORD against you, and you will be held guilty."**

Neglecting their financial duty to serve themselves meant ruin and death to the oppressed. They had money clearly meant to be stewarded, and they denied justice.

And this won't be swept under the rug, or silenced because of their power. James says that the wages themselves cry out to God over the injustice, and the cries of the people who have been oppressed. And they have **reached the ears of the Lord of Armies.**

God has kept a perfect record of their lack of stewardship; He is bringing an eschatological audit. God knows all, and he will judge fairly on behalf of the oppressed.

Nothing escapes God's attention. This is a comfort to the oppressed, but a warning to the rich.

What do you let slide because you assume that you'll get away with it? Is there financial deception in your life? Is there someone or something that you've taken advantage of to gain more for yourself and not cared what it does to others? Whether you recognize it or not, it affects others and your own soul immensely.

If you're an employer, or if you simply have influence over others, there is great reward in being found faithful with financial integrity. But we can so quickly enter dangerous territory when we forget God's just, loving, sovereign authority.

3.) James's indictment comes to a climax with exhibit 3:

(5:5) – “You have lived luxuriously on the earth and have indulged yourselves. You have fattened your hearts in a day of slaughter.”

All of the rich's deceptive gain and selfish hoarding are matched in their **Self-indulgence with spending.**

The word “luxuriously” communicates a *softness* of life that pursues comfort and self-satisfaction.

Our culture highly values comfort and self-care. The wellness and self-care industry has skyrocketed in recent years, accounting for over \$500 billion spent annually in the US alone, with that number growing rapidly each year.

- Marketers sell products not by telling us why a product is more functional than the rest, but about how it will make us feel. Emotional appeals promise to deliver on our desires for comfort, security, and pleasure.

While taking care of our mental and physical needs is important, and God's gifts are meant to be enjoyed, we can very quickly go from living lives focused outwardly to looking hopelessly inward.

James compares being self-indulgent instead of a steward to an animal fattening itself for slaughter.

- **Story of Pig**

- Moved in—neighbors showed us their house. Big Pig; pen was filled with delicacies, more and more as time went on. He kept getting whatever he wanted, getting fatter and fatter, and he heard that there was even a feast coming up.
- The next day, the feast came. Our neighbors came to the door with homemade cookies...and bacon. Pig was at the feast, but dulled to the fact that he'd be on the plate.
- In the same way, we can be so focused on pursuing our own pleasure and wealth that we fail to remember that we are temporary **stewards**, not **owners**. Our daily bread is meant to fill us for God's service, not fatten us for idleness.

We can lose sight of our purpose and of eternity.

It is possible that you can go your whole life stepping on others, indulging your every desire, and filling your house with everything you could ever want, then get to the end of your life and realize you've wasted it.

When we give into self-indulgence, we reveal that we don't believe that what God has in store for us is better. We become so consumed with ourselves that we forget that the abundant life Jesus calls us to is only found through denying ourselves.

Jesus says in **Matthew 16:24-27** – “If anyone wants to follow after me, let him deny himself, take up his cross, and follow me. **25** For whoever wants to save his life will lose it, but whoever loses his life because of me will find it. **26** For what will it benefit someone if he gains the whole world yet loses his life? Or what will anyone give in exchange for his life? **27** For the Son of Man is going to come with his angels in the glory of his Father, and then he will reward each according to what he has done.”

- If we trust in Jesus, it will mean dying to our old selves and to our selfish desires. But he promises that the life He gives us—now and forever—is abundant and full of reward.
- Do you believe that there is reward in faithfulness to Jesus now? If not, what are you not believing about the gospel that might be hindering you from experiencing the life He has purchased for you?

4.) Murder

- Finally, verse 6 sums up James's indictment.

6 You have condemned, you have murdered the righteous, who does not resist you.

Living a life controlled by wealth leads to our hearts becoming so distorted that we do anything to get wealth. Not only do the rich deprive their workers of wages, but they do not care that they're cutting off others' livelihoods by their own extravagance.

They don't have any reason to do this—it's not like the poor have done something wrong or have fought them—instead, they have remained righteous and not avenged themselves. It's a terrifying thought—what might've started out as just a little lying here or there and taking advantage of some other wealthy people to make themselves comfortable has now turned into murdering the poor.

It's a complete reversal of what wealth is meant for—instead of being used to bring blessing and life, it brings death.

If we don't check our hearts, we can find ourselves so numbed that we'll do what we never thought possible without even realizing it. That's true in many areas of our struggle with sin, like Matt talked about with mold growing. If we don't surrender it to God, we'll find that it is killing us and others.

I read The Giving Tree again in preparation for this sermon—and it feels like a perfect illustration of this. Reading it again, it's kind of troubling.

- Starts off enjoying the tree—just wants to be there, pick its apples, and climb in its branches. The tree is happy, and the boy is too.
- Then, he gets older. He doesn't want a relationship with the tree. He wants money. He sells apples and makes money. Rejects relationship.
 - Wants a house, a family. Chops branches to make a house.
 - Wants to get away—makes a boat by destroying the tree.
- Tree has nothing left to give at the end.
- By the end, it's a stump. After being exploited its whole life, even to the point of death, it still is bent on providing and is benevolent. "And the tree was happy"
 - Controversial – makes you cry; somewhat sweet, but also, what a jerk!
 - The thing is, the boy, even when he grows old, is never satisfied, and he doesn't care that he has absolutely destroyed this benevolent tree for his own whims. He never has any problem using the tree for his needs even though he destroys it to nothing.

How often is this us?

With others?

With God?

- No relationship—just want things. Don't care if others are suffering if it means we get what we want.

So what do we do? How can we hear this warning and actually change? How can we live lives of security and generosity that aren't tied to our wealth and that lead to misery, but instead enable us to live free, holy, generous lives.

We need more than just new financial principles—we need new hearts. You will not be free from the mastery of wealth and be able to give generously until you truly understand and receive the one who willingly laid his life down and became poor to make you rich.

While we were still running from God, with red dye staining our hands from robbing Him and misusing the things He entrusted to us, Jesus stepped down from heaven's riches and became poor for us. He lived the perfect life we should have lived—his life was perfectly stewarded in loving God and loving others—his spiritual audit was clean. And on the cross, he laid his life down for the very people who wrongly condemned him for 30 pieces of silver to maintain their power and wealth. Jesus took our condemnation upon himself, fully paying the debt we owed. And three days later, he rose from the dead, victorious over anything else that would master us. The resurrection was the receipt—our debt has been paid finally and fully.

And in return for our guilt, he offers his perfect record to us to be received by faith. He took our stains so we could be spotless. For those who put their faith in Jesus, we no longer have to fear condemnation, because our day of slaughter has come—and Jesus took our place. We are secure because of Jesus's finished work. We can be generous because we have all that we need in Him. We can be convicted and changed by the power of the Holy Spirit, working in us to experience the abundant life of Jesus. And we can look forward to His return not as a day to fear, but as the day our treasure in heaven becomes fully ours.

In Luke 12, Jesus addresses how a love relationship with God changes our attitude towards money. Jeff mentioned last week the parable of the rich fool, who stored up treasure for himself but was not rich towards God.

Jesus says that instead of worrying about money, **“seek first the kingdom of God and his righteousness, and all these things will be provided for you” (Matthew 6:33)**. And in Luke's gospel account, Jesus speaks these beautiful words of comfort directly after: **(Luke 12:32-34) “32 Don't be afraid, little flock, because your Father delights to give you**

the kingdom. **33** Sell your possessions and give to the poor. Make money-bags for yourselves that won't grow old, an inexhaustible treasure in heaven, where no thief comes near and no moth destroys. **34** For where your treasure is, there your heart will be also."

Where is your treasure this morning? That is where you will find your heart.

I'll invite the worship team back up; as we wrap up, how might you need to respond?

- Have you placed your hope and security in wealth? James is clear that there is no hope for eternal life outside of trusting in Jesus. Wealth will fail you. It can't pay what you owe, and it will never satisfy. If you have never trusted in Jesus by faith, this morning, you can. You can turn from your sin, surrender it to God, and receive His forgiveness by trusting in Jesus alone. There is hope and abundant life in a love relationship with Jesus. Don't close your ears to what God's Word is saying this morning.
- Maybe you've put your faith in Jesus, but you have been convicted by the Holy Spirit of areas you still need to grow in. Weep and wail over the sin that remains in your life, but not as someone who will be condemned, but as someone who is secure. Ask God to help you put your faith in practice in specific ways related to your stewardship of wealth this week, then do them.
 - Some practical things could include:
 - **Revisit your budget through the lens of stewarding God's wealth.** What margin have you left for generosity, and is it first? Does where you spend and how much match where you say your heart is?
 - **Make a plan to promptly pay off personal debts, then do it.** Have a lunch that you haven't paid for or someone you've hoped forgot you owed them? Pay them this week (if able) and seek an opportunity to bless them.
 - **Write a handwritten thank you note to someone who has generously provided for you.** Cultivate gratitude towards giving and receiving, especially to those who you might not think to thank.
 - **Keep a journal of God's generosity.** Remind yourself that He continually gives, and delights to.
 - **Meditate on and memorize Luke 12:29-34 this week.** Commit these words to heart to shape your stance towards wealth.

In just a moment, there will also be a chance to respond in our offering time. Ushers will be coming forward to receive it during our last song, and you will see different ways to give on the screen behind me.

This isn't a time to be emotionally manipulated into giving more. Instead, it's a time for our church family to joyfully give in response to what God has given us. As you do, consider where God might be asking you to stretch and trust Him with your finances, and whatever you do give, do so with thanksgiving.

Would you pray with me?

1 There is a fountain filled with blood
Drawn from Immanuel's veins;
And sinners, plunged beneath that flood,
Lose all their guilty stains:

Lead time of response.

Scripture (in order, and all in CSB unless otherwise noted):

James 5:1-6

Isaiah 13:6

James 5:2-3

Proverbs 23:6-8 (NKJV)

James 5:3

James 5:4

Deuteronomy 24:14-15

James 5:5

Matthew 16:24-27

James 5:6

Matthew 6:33

Luke 12:32-34