

### James 5:1-6

<sup>1</sup> Come now, you rich, weep and howl for the miseries that are coming upon you.

<sup>2</sup> Your riches have rotted and your garments are moth-eaten. <sup>3</sup> Your gold and silver have corroded, and their corrosion will be evidence against you and will eat your flesh like fire. You have laid up treasure in the last days. <sup>4</sup> Behold, the wages of the laborers who mowed your fields, which you kept back by fraud, are crying out against you, and the cries of the harvesters have reached the ears of the Lord of hosts.

<sup>5</sup> You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter. <sup>6</sup> You have condemned and murdered the righteous person. He does not resist you.

### A Time to Weep

We are studying our way through the Book of James, Faith That Works, and our focus has been on how a real genuine faith, a faith that actually works, leads to works. As we have been going verse by verse through the book of James, we come today to this passage. I have to confess after being gone for five weeks, when I looked at the passage that I would be preaching the first Sunday upon coming back, this is not what I had in mind. It was not, “weep and howl for the miseries coming upon you” or “your flesh will be eaten like fire.” Those were not the images I had hoped to bring to you. I hoped to bring a message on how much I love you and how we’ve missed you. I hoped to bring a message on Christian brotherhood and friendship and love for one another. In the providence of God, we come today to James 5:1-6.

I probably should take that confession even further. I am not sure that James 5:1-6 is the kind of text that I would ever just go to and say, “Hmmm, I want to preach this. I think this is the message that I am choosing.” Messages like John 3:16 or a number of other verses would jump out way ahead of ever coming to James 5. This is just the goodness of God. When you take a book and you go through it verse by verse, we get the whole counsel of God. It brings us to places that we would not ordinarily go to, that we would not ordinarily choose. Finding our way today in this text, I have to say that we really need it. We will really tremendously benefit from it. I am grateful that we find ourselves there in that text today. What we have here is the second of two paragraphs dealing with the subject of wealth. The end of chapter 4 that was preached last week by Adam deals with wealth possessed by the believer. Today’s passage, I believe, targets the unbeliever, the unbeliever who is wealthy.

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There was this caution to the wealthy who know the Lord: Listen, don't live your life like God is not at the center. Don't live like you're in control, because many of us are just blessed even if by our society's standards. We might not consider ourselves rich, but many of us are, by the world's standards, very materially blessed. There is a temptation when we accumulate financial resources and possessions to think, "I have enough. I am in control." James addresses that specific attitude. He addresses the attitude that presumptuously says that I am going to go here and do this and do that. He talks about how God is in charge. Don't give lip service saying, "if the Lord wills for me to do this", but live with the knowledge that God is in control.

Today's passage brings a different tone. The end of chapter 4 is an exhortation. It's instruction on how to live. Today's passage is a judgment. It's a very harsh judgment. Therefore, in one sense the only real response for the unbeliever is to repent. That is the time to weep. It is a call to a genuine, heart-wrenching, remorse-filled, God help me, I am in huge trouble repentance. The "in your face" language of this message is as strong as it can get. If you ask, "how can I make this message of warning stronger?" I would say that I do not know. Your "flesh being eaten up, your heart being fattened for the slaughter, weep and wail;" it's tough to up that, isn't it? I think part of the reason for the strong language is that James, in his wisdom, is coming in to jolt the person who is falsely secure because he or she has a bunch.

Now, just to give a quick outline of the passage so that you can put it together: Verse 1 is the announcement of judgment. Verses 2-6 gives the reasons for judgment. In verse 1, the judgment is announced and verses 2-6, give the four reasons for the judgment.

Here is a question for you and me. If James is writing primarily to Christians, his audience, why does he include a message of judgment to unbelievers who are unlikely to even hear this? They are unlikely to ever receive this message. This is read to the church, read to the believers. Why? What is the benefit? That is our message today as we look at God, in control and judge of the earth, and we will, believer and unbeliever, give an account for our money. Why this passage? What is the benefit?

There are three things:

### **1. To Instruct Us by Looking at the Opposite**

There is a certain value we receive when we look at the opposite of something. Did you ever do a little vocabulary test back in grade school where you would be given a vocabulary word and you had to give the definition, a synonym, an antonym – an opposite - and then use it in a sentence? It's because our teachers wisely understood that we understand something by knowing what it is not, knowing the opposite of it. There is a place today where we learn a lot by looking at an extreme opposite. We learn what pleases God in the use of money and what displeases God. We learn by looking at what we should not do and how we should not live and living how we should and doing what we should. The first reason I think James includes this is to instruct us.

### **2. To Comfort Us**

It helps us to see that a Day of Judgment is coming. It helps us to see that a day of reckoning is coming for people who misuse money or even use money to abuse others or control others or for injustice. It helps us not to live in envy. It satisfies our need for ultimate eternal justice. There is a word of comfort. The Lord is saying to us, listen, everything will be sorted out in the end. Remember, James is writing to a group of Christians who collectively were persecuted because they were Christians. This persecution was not theoretical – the idea of a powerful, unbelieving, Christ denying group persecuting them because they confess Christ as their Savior was very real for this original audience.

### **3. To Give as a Warning**

Hearing a warning to the rich who do not know God helps us to warn others. We live in a day where it is almost unquestioned. The accumulation of wealth in and of itself is almost seen as a virtue. We esteem wealth as a society for the sake of wealth. This is a radical message for the person who does not know Christ. The message says to these people, "Hey, the world may look at you and say you have everything, but God looks at you and says, You will give an account for everything, be warned." That is a tough message and one that we need some wisdom in how we deliver.

Today I am going to spend 90-95% of my time on the first point, the instruction, because I believe it is going to benefit the most people here. I will touch at the end of the message on the comfort and the warning. Let's jump into the instruction by looking at the opposite as we learn about the proper use of wealth by looking at its opposite. The announcement of judgment is given in James 5:1: "Come now, you rich, weep and howl for the miseries that are coming upon you."

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We're disturbed by that. It seems like when we read this, the rich are being judged because they are rich. I think we need this explanation that that is not exactly the condemnation. That is not exactly the overall biblical message. When we dig into this passage, the rich here are being condemned for the reasons that follow. They are being condemned for how they use their riches. We are relieved to hear that. We are relieved to know that there is some kind of explanation. The style of writing here is wisdom literature. It has a real edge. James does what most preachers cannot do. He says a lot very quickly. In one statement he gets your attention and delivers a whole boxcar of theology. It is wisdom literature. It is a style of writing.

All of those qualifiers need to come in here and they help us and he is speaking primarily to unbelievers. However, if you are a Christian listening to this message, I do not want to take the edge off it too quickly for you. I think there is a reason why it disturbs us. I think there is a reason why the warning comes in and it has a cutting edge to it. There is a biblical message that speaks to us about the dangers of wealth. The dangers of another issue, separate from wealth, the love of money. Whether we have or have not money is a potential temptation. We don't have enough. We have enough. We have more than enough. In every category, we face temptation. It wasn't accidental that when Jesus talked about the need to serve only one master, that a person cannot serve two masters. It is not accidental that when Jesus identified a rival master he used money as the potential rival. "No servant can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money." (Luke 16:13).

We find in the New Testament that frequently we are not told why people refuse to follow Jesus. But the reason we are given most often is the love of money. That people often did not follow Jesus, not because they didn't believe, but because they had a deeper affection for love and it was the love of money. It is not without reason that Jesus said to his disciples, truly I say to you only with difficulty will a rich person enter the Kingdom of Heaven. Jesus quickly went forward to say that with God all things are possible. We would be quick to say that every salvation is a miracle. It is impossible apart from God. It is possible with God. Jesus was identifying for us a very real danger.

Now, just before we get into the reasons that will unpack for us some positive instruction, I would like for us to just linger here for a minute as we prepare our minds and our hearts to receive the message that follows.

Recent statistics have said that the divorce rate for Christians, committed bible-believing Christians, is 35-38%, over one-third. Now the good news is it is approximately 20 percentage points less than the norm in our society.

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The bad news is that the norm in our society is well over 50%. Tim and Kathy Keller have come out with a book on marriage. In their teaching on marriage, they said that much of this is because of the fact that in our culture, we are bombarded with such temptation and such anti-marriage material that even as a bible-believing Christian, you are swimming upstream. They use this picture from John Newton, if it is raining and you go out in the rain with a coat and umbrella, you are still going to get wet if it is raining very hard. As a Christian, even though we have that umbrella of truth, that protection, just by living in the world we are bombarded with a message that undermines the sacred position of marriage.

I got married as a young man, approximately 25 years ago in October. I could teach on marriage. I did teach on marriage. I taught very well on marriage, effectively with a compelling and interesting message. Even with all this, my marriage almost failed. I was out in the rain getting soaked and it was not due to the fact that I did not understand marriage. (If you are new to Riverside, my marriage is doing well by the way.) By God's grace, we made it. My wife does not like it when I say that because our marriage is so sacred to us now, but that is the harsh reality. The reason is not because I did not know about marriage, it is not because I did not know my role as the man, and it wasn't because of any of that. It was because I did not really know enough about being a Christian.

The gospel fills our heart and radically turns us inside out so it is not about taking and having, it is about giving and serving. That needs to get in you where you realize you have everything in Christ and are forgiven for all of eternity and that you will reign with him and that our Father takes care of everything we need, and you feel inadequate, but realize he takes care of everything. Until we truly understand this, a Christian marriage is hard to do because it just doesn't make sense. Christianity in theory looks one way, but the reality, the joy of it, hasn't grabbed us.

Now some of you are really depressed in this moment. You are thinking that it was bad enough he was going to preach about money, but now, listen to what he is teaching us. If this is an issue for us in marriage, it is really an issue for us when it comes to material things. I would argue we have a smaller umbrella. See, pastors typically don't preach on these types of messages. You can preach on a lot of things, but preaching on materialism is challenging.

I do not think that this topic is so out of field that you can't hear it or that you are angry. The church could do better on the whole at equipping people against the power of materialism in our lives. Sometimes that the church goes so far as to enslave you further to materialism when Christ came to set you free from it. The

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church is always telling you how to get more and Christ is telling you that it is not about that. I know I have to give a lot of disqualifiers. I am not against wealth. I actually have a few dollars in the bank. I pray for God's financial blessing for the church and my family and all of those disqualifiers, yet, let's just today spend some time constructing an umbrella to protect us from the storm of this world that tells you that you are who you are based upon what you own.

As your pastor and your friend, I want to tell you that is an outright lie. Your life does not consist on the abundance of possessions. If your happiness meter is directly tied to your bank account, God wants to sever that. There are four ways **not** to live.

### 1. **Hoarding Wealth** (James 5:2-3)

There is a condemnation announced for the hoarding of wealth. Your riches have rotted, your garments are moth-eaten and your gold and silver have corroded. Their corrosion will be evidence against you and will eat your flesh like fire. This is one of the most stunning statements of condemnation in scripture. You have laid up treasure in the last days. This idea that judgment is coming and that there is little time left, people are dying and that we are on the doorstep of eternity, what are you doing for souls? What are you doing for eternity? This message of condemnation for those who don't know Christ, you have laid up treasure in the last day; you have acted foolishly. You have given your life to the accumulation of stuff. That stuff will not last.

Vivid images are given here about how temporary this stuff is and that it will decay. The reality is that if Jesus doesn't come back and God takes you, something that could happen any day or many years from now, you can leave many wonderful things behind. You can leave a Godly example, a Christian heritage, many blessings and love and affection. You can only take with you spiritual fruit. You certainly cannot take material goods with you. There is a danger when one leaves a massive amount of material wealth. If God has blessed you to such an extent that this may be reality for you, praise God. May God give you a vision for preparing your children for this challenge.

We are told here that there is a condemnation for greed. You have heard it before that greed is the kind of sin that we seldom identify in our own hearts, even though it is something that we always deal with. It is very unusual for me as a pastor to hear people confess the sin of greed. I will hear people confess

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lust, anger, and all kinds of sins, but this is one of the seven deadly sins that we are very reticent to see in ourselves.

We look at the opposite. What would God have us do? He would have us live generous lives. He would have us live lives of generosity because the Gospel has changed us. Think of 2 Corinthians 8:9: 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 by his poverty might become rich.

Jesus left everything to come to meet me in my poverty and his example and his call to follow him, it calls us to a place of living a life of generosity. Because of the message of the gospel, Christ has changed me.

Also, we are called to be generous because that is what faith does. Faith believes God. Faith embraces our Heavenly Father as faithful. Matthew 6:30: But if God so clothes the grass of the field, which today is alive and tomorrow is thrown into the oven, will he not much more clothe you, O you of little faith?

In Matthew 6, Jesus identifies the anxiety we have over "will I be okay?" as a lack of faith. Are we okay if we have enough for today, but we are not sure if we have enough for six months from now or a year from now? Often the answer to that question is no, isn't it?

I enjoyed the month off. It was wonderful and we thank you. I spent time with the family and we took a family trip. I enjoyed time here and also had the opportunity to take a personal retreat. Towards the end of this time I woke up one morning, around 5 a.m., and I started worrying about finances. It was just one thing after another. I started thinking about this financial need and that financial need – this year I am going to have two children in college. I then realized that I will graduate one from high school each year for the next three years. Next year it will be three in college. The next year it will be four in college. I will praise God if the first one does as he is supposed to do. This means he will get out when the next one comes. Colleges want money. I then think that the car needs this and have we paid for that and what about this and that and I have made a commitment to do this. God, where are you? I started sweating in bed. I decided to get up and pray.

God met me and revealed that this is foolish unbelief. The Father provides faith. I am not speaking against the reality and the need for planning or the need for saving. I am not against retirement planning and all of those disqualifiers. It is right and good, but isn't it true that if you have a little bit of financial grace to do some of those things and then ask yourself, how much do I need? It is very hard to say that you have enough. You want a little bit more and then a little bit more. The bigger challenge is if you have enough that it is wrong to save and use wealth and invest it. No, it's not wrong in and of itself. The bigger battle regardless of how much we have is the battle of our hearts and the temptation to assign our security to what we have.

God wants to set you free from that, Christians. He wants you to live in a place of generosity. There really is greater joy in giving than receiving. Paul said it. Jesus said it. In Acts 20:35 our Savior taught us it is better to give than to receive. As a child, quite frankly, I just did not believe it. The best part about Christmas was not someone opening my gift, it was me opening my gift. But as we grow in God, hopefully we really do come to know the joy that it truly is better to give than to receive. There really is greater joy and security is found in the Lord alone.

### **2. Cheating and Mistreating Workers (James 5:4)**

Behold the wages of the laborers who mowed your fields, which you kept back by fraud are crying out against you, and the cries of the harvesters have reached the ears of the Lord of hosts.

Their wages are crying out against you. It is reminiscent of Cain and Abel when Cain killed Abel and the Lord told Cain his brother's blood was crying out. The Lord will do this in scripture. He will attach judgment to a specific item that is related to our sin. The theme here is now being developed. Your stuff will condemn you on the Day of Judgment.

Now, here is a very interesting point that I think is going to will help you. When we worship the one true God, we are brought to a place of loving other people, being kind to other people, treating them generously. Whenever we fall to the sin of idolatry, whenever something else takes the place of God; that can be money, it can be sleep, and then you have a baby and you are just so angry because this baby won't let me sleep. This is what happens when we have a god that is not God. When we have an idol, that idol cannot meet our ultimate needs. That idol: romance, money, success, reputation, glory, sleep, pleasure, sex, whatever it is, when anything or anyone comes in to threaten that idol, we get

angry. Even if it is something as simple as being on the road to get to an appointment and someone pulls in front of you.

Listen, it is because idols cannot be God. But when God is God, nothing can threaten God. He is infinite. He is powerful. He is God. It makes me say that I will take all of these pretend gods and I will use them to bless others because I will never run out of God. It leads to a generous and happy heart of security. It is radical. It is revolutionary. It's made possible only by the Gospel and the power of the Holy Spirit. There is greater joy in giving. It is not just giving; it is actually blessing people, being kind to people. It is loving them, being kind and not mistreating them. It is being generous to them.

Andrew Carnegie, famous Scottish-American industrialist who massively expanded the steel industry, gave over \$40 million to build over 2,000 libraries. It was actually 2,059 libraries he built. But one steel worker speaking for many said this to an interviewer, "We did not want him to build us a library. We would rather have had higher wages." At that time, this was around the end of the 19<sup>th</sup> Century, steel workers worked 12 hour days, on floors that were so hot that they had to nail wooden platforms under their shoes so their feet would not burn. Every two weeks they worked inhuman 24-hour shifts so that they could get the next day off. The best housing they could afford was crowded and filthy. Most died in their 40's or earlier from accidents and disease.

There is a place where we can detach generosity from the treatment of people. I believe that there are good Christian examples of generous employers who pay and seek to bless their employees. As a church, we want to be a generous church. When we got to the end of James Chapter 1, do you remember that James told us that true religion consisted in avoiding worldliness, taming the tongue and helping those in urgent need. We need to help the orphaned and the widow. We want to live out the generosity where the people of this church are blessed where our help to others is generous. We want to financially structure things so that we are not bound.

We had a vision. We bought a shopping center. The income from the tenants pays for the mortgage. This gives us more financial freedom. We would love for that to be even greater as we grow as a church. We come to the summer months; our single moms have children not in school. We pay almost \$150 a week per child to get them into summer camp so they have a place to be. I pray that that is not boasting. It is just saying that we want to take serious the call of God to care for those in need and to be generous. Mother's Day comes and you get a book, you get a gift, a \$5 Starbucks gift card. I don't

want to say anything bad about other churches, but they don't do that. It is a value for us. It is generosity as a value that says that we are not the biggest or the best. We may not have the smartest or most articulate preacher, except for maybe Adam. But by God's grace, we can be generous.

We have a long way to go. We don't do this perfectly. You do it even better than we do it institutionally. Many of you see people in need and you offer to pay for someone to go to youth camp. Let me help here. Let me help there. Thank you. That is the message that fills our hearts and says that there is a mistaken understanding of stewardship. Many times we think stewardship is just not spending and not wasting. Stewardship is actually best defined as spending the Master's money on what pleases the Master. It always entails generosity.

### 3. **Self-Indulgent Lifestyle** (James 5:5)

People are living in luxury and self-indulgence. We could say a lot about this. I don't think we should be in a place of guilt every time we enjoy something. I think God's gifts are to be enjoyed. What we are really identifying here is an attitude that is pleasure bound. This is for those who just want more and more and are tied up in luxury and the status that can be associated with it.

### 4. **Oppressing the Righteous** (James 5:6)

He identifies that this group is actually oppressing the righteous. Now, he is going to give instruction on how to be patient in the midst of receiving oppression. He identifies a specific sin here of using power and resource to afflict God's children. There is a truth throughout scripture that when you bless God's children and bless the Christian worker who is coming through and doing missions and you help them, and take care of one another in the church family, that is pleasing to the Lord. That is in contrast with the abuse of those who are of the faith because they may lack material resource.

Very quickly, let me hit on the other two points just so I can round out the message and fill out the application for you.

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### Comfort

This message is useful to comfort us. It tells us not to envy the wealthy. If you have wealth, praise God, and use it to the glory of God. If you don't, don't let it get your heart. Don't let the pursuit of it grab your heart. Don't esteem wealth for the sake of wealth. I am absolutely dumbfounded when I hear how much money LeBron James makes as a basketball player. I like the Heat. I root for them. But then I think of how he makes \$50 million in endorsements and games. He is good, I recognize that. But then I think, could he get saved and tithed to Riverside? It is hard not to be impressed, isn't it? I don't care how big LeBron James is. He will stand before God on the Day of Judgment.

There is a place where scripture tells you to do the right thing and it doesn't leave loose ends. I would use this illustration very quickly. Dobson used to teach that children need justice. So don't overly apply grace to your two-year-old. If someone steals his toy, that child needs a sense of fairness and of a sense of justice, not to be told to turn the other cheek.

In Romans 12 when Paul instructs us to love our enemies he puts in these parentheses, God is the avenger, God will judge. If you have been abused horribly, don't seek revenge yourself. Leave it to the Lord. That is the thrust here and part of what is going on. God is saying, listen -- we saw it in Psalms 23. I taught on this last year and you may want to go back and listen to it if this is an issue for you. That is, envying those who are blessed. Listen, relax, I have got it. Leave it to me. It is a message of comfort.

### Warning

Finally, it is a message of warning. It is a message of warning first to the unbeliever, but it helps us to walk and deliver the truth which is so counter culture. We are accountable for what we have. God made it all. We are accountable for ourselves and all that he has entrusted to us. The scripture tells us not to lay up treasures for yourself but seek ye first the Kingdom of God and his righteousness.

I have been impressed with the book of Jonah as Adam has taught us with our youth. Here the prophet Jonah shows up. He is reluctant and does not want to be there. He is only there because God has made him be there. All he does is preach a message of condemnation and judgment and the whole city repents. No miracles and no love. You are going to burn and I am happy about it and they repent. I

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believe that this is why: A message with the authority of God behind it changes hearts. Listen, you need to be careful about how you apply this. I don't think you go around sticking your finger in people's faces. When there is authority in our lives to speak the truth and the love of God, it brings change. People know this from experience. They know that stuff doesn't bring happiness. As soon as you get one thing, you move right on to the next, right? It is familiar. It is done. My kids are thinking to themselves, that is you, Dad, that is you. It is. It is all of us. A message that we not fall in line with the culture but that God give us grace to speak a message that calls others to Christ.

Let me conclude with this. There is no doubt that some individuals here do not know Christ. You are not a Christian and you hear this message, which is a stern message, that we will give an account of money before the Lord, among many other things. You may be thinking that you know a lot of Christians and are not sure that they are different from anyone else. You may have even been to churches that you felt were too much about money. You might have felt like that here for all I know. I think that my message here is that there may be some truth in that. Please forgive us. We have not always modeled well in this area. The lure of security and finances is powerful and we have often failed the test.

Friends, let me say this to you. You will not be able to stand before God on the Day of Judgment and say that those Christians were bad examples. God will not allow that as the answer you give for the accounting of your life. I want to encourage you to turn to Jesus and trust in Christ for the complete forgiveness of your sins. He alone can truly be God in your life. Trust and turn to him. Give him your life. Ask him for the forgiveness of sin. It can come only by faith in him. He will save you and he will give you a new heart. You will find joy that you will never find in the pursuit of anything this world has to offer.