
James: Testing Through Wealth

James 4:13-5:6

Stevan Vaughan

Introduction

As I was perusing the internet looking for illustrative material for this week's sermon I found this infomercial on ezinearticles.com/wealth. It simply said, Wealth: Test Your Attitude. Here is what a portion of it read...

“Wealth, money, mansions, jewelry, personal airplane, parties, celebrations, holidays and all that money can buy. Money brings so much comfort and beauty to life, that it has become one of the most important factors in today's world. Money is a great motivator. Without money nothing works. No food, no shelter and no clothes. Without money it is difficult to have friends. Family disowns you quickly if you have no money. If you have money, a lot of it, you will get as many friends as you wish. One great advantage of money is philanthropy.

Let us find out more about money and your attitude about it. Few of us hate people with great wealth. They call them different names and truly speaking, they envy them. Does envy and calling names help? No. That is negative. Positive is to appreciate the qualities that could help them earn big money. Right attitude is to learn how to earn big money - the method of earning money and how to attract more of it. What to do that brings wealth to me should be the question and not that I don't want more money than I need to live. If you don't want, at least earn it and then donate it. Nothing stops you doing that.

Money is one of the most important factors of life. With money, one can feel independent, fulfill many wishes, and live comfortably. One can also give comfort to many others with money.” By CD Mohatta (expert author for ezinearticles.com)

The news is full of stories these days on the rich and famous, and those who have turned out to be notorious with their finances. This year we have seen the likes of Bernie Madoff's 50 billion dollar Ponzi scheme crumble before eyes of the world, and more recently Allen Stanford, of Stanford Financial Group currently preparing for his trial of 21 counts of bribery, fraud and money laundering, which created a nearly 8 billion dollar Ponzi scheme.

This week we had three famous Hollywood stars die. Farrah Fawcett, Ed McMahon, the famous sidekick on Johnny Carson's Tonight Show, and of course Michael Jackson the “King of Pop”. All three people would have been considered rich by anyone's standards. Farrah Fawcett's son is being given permission to attend his mom's funeral this week, but will then return to finish his multiple drug related charges that landed him in Jail. Michael Jackson still holds the most musical honors of any other artist, and has sold more records than any other recording artist in history, and Donald Trump came in a number of months ago and purchased Ed McMahon's home so as to let Mr. McMahon remain there during his life. Both men virtually died broke financially and broken and destitute spiritually. These are tragic stories, even from a worldly perspective, but what did they believe about God at the end of their lives? Did they consider God when they were at the peak of their wealth and fame?

Is wealth a test? How did it test James' audience?

Last week we explored James' insights into the heart pursuits that were causing the division in the churches, namely, each person following his passionate desires to the point of anger, arguing, and quarreling, demonstrated through verbal murder - all because they could not have what they wanted. This is also an important template for our lives today, when we are confronted with conflict in our church and in our lives.

In this fourth section in James, he directly confronts the wealthy, both in and outside the church.

Let's pray.

The Test of the Wealthy (4:13-17)

It is interesting that both sections of scripture that we are looking at today begin with "come now". The way the passage divides into two sections (chapter 4:13-17 is the first section, and chapter 5:1-6 is the second section.

"Having finished the topic of the tongue, James shifts to his final issue: the testing which comes through wealth. Those who have wealth have a responsibility. They may believe that they are only making business decisions, but in fact they are being tested by God. Those who fail the test will receive the consequences. James presents this theme in two sections, each introduced by (Come now), or literally, 'Now listen'. The first deals with Christians, or members of the church, who are failing the test. The second deals with the non-Christian wealthy people, whose failure is both more extreme and more serious."¹

Let's turn to James 4:13:

Come now, you who say, "Today or tomorrow we will go into such and such a town and spend a year there and trade and make a profit"— yet you do not know what tomorrow will bring. What is your life? For you are a mist that appears for a little time and then vanishes. Instead you ought to say, "If the Lord wills, we will live and do this or that." As it is, you boast in your arrogance. All such boasting is evil. So whoever knows the right thing to do and fails to do it, for him it is sin.

Subtle Pride (v. 13-14a)

Pride has already been addressed by James, but now James is addressing a particular type of member in the church involved in this trial. He is directly challenging the rich. Previously he challenged the evil desires of those in the church, with their envy, jealousy, interpersonal fighting, and love of the world and its pleasures. Now he challenges the rich and their attitude concerning what they have and what they do.

¹D. A. Carson, *New Bible Commentary : 21st Century Edition*, Rev. Ed. of: *The New Bible Commentary*. 3rd Ed. / Edited by D. Guthrie, J.A. Motyer. 1970., 4th ed. (Leicester, England; Downers Grove, Ill., USA: Inter-Varsity Press, 1994), Jas 4:11.

Perhaps these wealthy Christians were upright and honest business men. We recall that there was partiality towards the rich among the leadership, and the wealthy were ignoring certain needs of the poor. These things are being addressed directly to the rich in this section of James' letter, but perhaps a less obvious sin is occurring in the hearts and lives of the wealthy Christians. Arrogance was being displayed in the day to day planning of their schedules, and they were exhibiting the pride of self-sufficiency. They were assuming that they would always be wealthy and prosperous, even in the midst of difficult economic circumstances for many in the church. Look at the quote in this passage, "*Today or tomorrow we will go into such and such a town and spend a year there and trade and make a profit*"

James uses Proverbs 27 to inform his readers of the danger of their thinking here. Turn to Proverbs 27:1

Do not boast about tomorrow, for you do not know what a day may bring.

And look at verses 23-27 of Proverbs 27:

Know well the condition of your flocks, and give attention to your herds, for riches do not last forever; and does a crown endure to all generations? When the grass is gone and the new growth appears and the vegetation of the mountains is gathered, the lambs will provide your clothing, and the goats the price of a field. There will be enough goats' milk for your food, for the food of your household and maintenance for your girls

There is a stark contrast here between presuming on the future and being good stewards of your resources in this Proverb, and James would have expected the readers to consider this whole Proverb and see this contrast. James neglects to call his readers "rich" in the first section, but does in the second. Some commentators note that this is a purposeful dichotomy between the rich inside the church in this first section and those outside the church in the second section. Clearly both have resources and a means to make business decisions. They appear to be business men of monetary means, but their attitude toward the future and what they possess is wrong. They appear to believe that everything they have will last forever. They presume upon the future as if it is completely in their own control.

Contrast Proverbs 27:1 and Proverbs 27: 23-27; boasting about the future on one hand, compared to proper stewardship and care over what one has on the other. Contrast how those James is addressing has sufficient resources and yet is not caring for others in their communities who have needs.

Sovereign Reality (v. 14b)

Look down at your Bible's to verse 14b... *What is your life? For you are a mist that appears for a little time and then vanishes.*

Let's turn to Job 7:6-7 (NLT);

My days fly faster than a weaver's shuttle. They end without hope. O God, remember that my life is but a breath, and I will never again feel happiness. You see me now, but not for long. You will look for me, but I will be gone. Just as a cloud dissipates and vanishes, those who die will not come back. They are gone forever from their home—never to be seen again.

And then turn to Psalm 39:4-7 also in the NLT;

“Lord, remind me how brief my time on earth will be. Remind me that my days are numbered—how fleeting my life is. You have made my life no longer than the width of my hand. My entire lifetime is just a moment to you; at best, each of us is but a breath.”

We are merely moving shadows, and all our busy rushing ends in nothing. We heap up wealth, not knowing who will spend it. And so, Lord, where do I put my hope? My only hope is in you.

James reminds the listener of God’s sovereignty with links from Psalm 39:4-7; Psalm 102, and Job 7; In Psalms the writer completely calls out to God, fully dependent on God’s sovereignty. The Scripture focuses on the greatness of the Lord and the glory of his purposes. But even in petition there is full knowledge of God’s plan. In Job 7 Job is utterly crushed under the hand of God, and fully acknowledges that his life is dust.

There is quite a dichotomy between what is taking place in the hearts and minds of James’ audience and what the scripture calls for in the life of the righteous. James’ audience is boasting and arrogant before the face of God. All such boasting is evil. The New Bible Commentary summarizes this thought in this way,

Some commentators see two groups of people being addressed in this section of scripture. The first group addressed consists of wealthier Christians, and the second group is “the rich”, many commentators thinking these are unbelievers. I am not convinced that the division here between Christian and non-Christian is as obvious in the words of the text and what is actually happening in the church James is writing. In the first section, James appears to carefully avoid calling his readers rich, but it is obvious that they have some possessions, for they can engage in foreign trade. Their plans are normal plans: travel to a certain city, sell the goods they brought with them and perhaps purchase others, and make money. Is this not the way business is done?

James’ criticism is that they are in fact carrying on business just the way every other merchant does. As Christians they should be well aware of not only the uncertainties of the future, but also who controls it.

The Proper Response (v. 15-17)

In verses 15-16 James writes... *Instead you ought to say, “If the Lord wills, we will live and do this or that.” As it is, you boast in your arrogance. All such boasting is evil*

James urges the readers to commit their lives fully dependant on God’s will in their day to day activities, by echoing a similar passage from Acts 18:21, “instead you ought to say, ‘If the Lord wills, we will live and do this and that.’”

Just like God opposing the proud in the previous sermon, such boasting in our own strength is sin and we will be opposed by God. Instead we need to be fully aware daily of the brevity of life and how our plans are in God’s sovereign control. James recognizes the necessity to plan and make plans, but they have to be dependent on and committed to the Lord. Here James draws from Proverbs 3:5-6; “Trust in the LORD with all your heart, and do not lean on

your own understanding. In all your ways acknowledge him, and he will make straight your paths. Be not wise in your own eyes; fear the LORD, and turn away from evil.”²

Take note here that merely mentioning “if the Lord wills...” has to be more than lip-service. This idea of dependence on God has to be believed in faith, and not in a double-minded way. This sinful thought process means no less than loving the world, which James has called his readers to turn away from numerous times in the previous chapters.

James concludes this section with a one-lined proverb, “whoever knows the right thing to do and fails to do it, for him it is sin.” Those inside the church should have known the right thing to do. They should have known how to make plans based upon the will of God, and they should have known how to be good stewards of their resources, including taking care of those in their assembly with physical needs.

In other words, if you know that you are not to live as the world does, even in the business world, and especially as it relates to other believers in the body of Christ, and you do not turn from that way of living, you are sinning! Are you following Christ in the workplace, and giving yourself for others, for Christ’s sake, or are you living in the world one way, and living another way when you are around fellow believers?

Consider your own life for a minute. How often do we recognize such sin in our own lives? We get up, eat plenty of food which is readily available from our cupboards and refrigerators, take a commute in nice cars, and go to jobs that allow even the poorest among us to be in the top income class worldwide. Some of us own our own businesses that flourish and have allowed us to provide nicely for our families. Our lives are marked with safety and comfort, ease and prosperity, and yet who do we really give the credit to for all that we have?

How often do we rejoice in what God has given us? When we make plans, how many of us truly, at the deepest level, put our full dependence on God and his will for the daily details of our lives? What about here at church, with the rich facilities he has provided. Are we completely submissive to the will of God, instead of our own will and desires? How often are we on our knees like the Psalmist; crying out, broken, repentant and throwing ourselves at the feet of God the Father? Diligent planning and proper stewardship -absolutely, but prideful arrogance in our own resources and abilities-heaven forbid!

Testing by the Wealthy (5:1-6)

James escalates his words of judgment of the “worldly rich” in this section of scripture. After focusing on the wealthy inside the church James turns his attention to those outside the church, or at least those most worldly in thought and deed. James mentioned problems with the rich in earlier chapters. If you recall, James resists calling them rich, but there is an increase in the level of reproof with this audience. Again, commentators tend to view these

²*The Holy Bible : English Standard Version.* (Wheaton: Standard Bible Society, 2001), Pr 3:5-7.

persons as being outside the church, but I am not sure. Yes, the characteristics that James identifies do not seem to be consistent with true believers, and the level of judgment and condemnation is intensified in his rhetoric. It is possible for these people to be in the church. At the very least, those who have been identified as being wealthy in the church are in grave danger of simulating the life, and therefore the destruction, of those he addresses next.

In a contrary note to the rich being only outside the church, it is important to recognize that James does mention “rich” numerous times previously in his letter, and these references tend to shape an underlying attitude of a group or individual in the church. Let’s recall the first instance the term “rich” is used in James’ letter:

James 1:9-11;

Let the lowly brother boast in his exaltation, and the rich in his humiliation, because like a flower of the grass he will pass away. For the sun rises with its scorching heat and withers the grass; its flower falls, and its beauty perishes. So also will the rich man fade away in the midst of his pursuits?

James 2:6-7;

But you have dishonored the poor man. Are not the rich the ones who oppress you, and the ones who drag you into court? Are they not the ones who blaspheme the honorable name by which you were called?

Now let’s read the beginning of chapter 5:1-6;

Come now, you rich, weep and howl for the miseries that are coming upon you. Your riches have rotted and your garments are moth-eaten. 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. 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. You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter. You have condemned and murdered the righteous person. He does not resist you.

The Complacency of the Wealthy (v. 1)

Verse one reads, *Come now, you rich, weep and howl for the miseries that are coming upon you.* James uses Proverbs 11 and Amos 6 to help inform the readers of the severity of the judgment that will come on the “worldly rich”, whether those persons are persecuting the poor Christians outside the church, or if the rich are exploiting the poor inside the church. I believe James is addressing both, but the judgment is most severe for those living without God in either situation... Once again let’s turn to Proverbs 11 and consider all of the aspects that James is addressing using Proverbs 11:

A false balance is an abomination to the Lord, but a just weight is his delight. (v.1)

Riches do not profit in the day of wrath, but righteousness delivers from death. (v.4)

The righteousness of the upright delivers them, but the treacherous are taken captive by their lust. (v.6)

When the wicked dies, his hope will perish, and the expectation of wealth perishes too. (v.7)

With his mouth the godless man would destroy his neighbor, but by knowledge the righteous are delivered. (v.9)

Whoever belittles his neighbor lacks sense, but a man of understanding remains silent. (v.12)

A gracious woman gets honor, and violent men get riches. (v.16)

A man who is kind benefits himself, but a cruel man hurts himself. (v.17)

The wicked earns deceptive wages, but one who sows righteousness gets a sure reward. (v.18)

Be assured, an evil person will not go unpunished, but the offspring of the righteous will be delivered. (v.21)

The desire of the righteous ends only in good; the expectation of the wicked in wrath. (v.22)

One gives freely, yet grows all the richer; another withholds what he should give, and only suffers want. (v.24)

The people curse him who holds back grain, but a blessing is on the head of him who sells it. (v.26)

Whoever trusts in his riches will fall, but the righteous will flourish like a green leaf. (v. 29)

And in Amos 6:1; “Woe to those who are at ease in Zion, and to those who feel secure on the mountain of Samaria, ...and in verses 4-6 of Amos 6; “Woe to those who lie on beds of ivory and stretch themselves out on their couches, and eat lambs from the flock and calves from the midst of the stall, who sing idle songs to the sound of the harp and like David invent for themselves instruments of music, who drink wine in bowls and anoint themselves with the finest oils, but are not grieved over the ruin of Joseph!

These are verses of warning to the rich in Proverbs, as they live their everyday lives apart from dependency on God, and James targets their complacency of the rich with the passage in Amos. For the rich who neglect those who are in need, and depend on their riches instead of the Lord...misery will come upon them.

The Worthlessness of Wealth (v. 2-3)

In verses 2 and 3 James refers back to Job and Isaiah to describe the worthlessness of wealth:

Your riches have rotted and your garments are moth-eaten. Your gold and silver have corroded, and their corrosion will be evidence against you and will eat your flesh like fire.

Let's read Job 13:2; *Man wastes away like a rotten thing, like a garment that is moth-eaten.*

Also turn to Isaiah 50:9-11; *Behold, the Lord God helps me; who will declare me guilty? Behold, all of them will wear out like a garment; the moth will eat them up. Who among you fears the Lord and obeys the voice of his servant? Let him who walks in darkness and has no light trust in the name of the Lord and rely on his God. Behold, all you who kindle a fire, who equip yourselves with burning*

torches! Walk by the light of your fire, and by the torches that you have kindled! This you have from my hand: you shall lie down in torment.

This is a passage about our Savior, Christ. In the context of this passage, Christ is portrayed as having gentle patience, frustrating work, and now the “active spite and fury of evil” is poured out on him in wickedness. Even in the middle of warning of pending judgment for the abusive rich, he is calling the poor and the rich to repentance and dependence on Christ. Jesus has suffered cheerfully for the sins of rich and poor alike. And he calls to those in darkness to trust in the name of the Lord, and rely on God.

So while wealth is worthless in the day of judgment as it rots away, and we ourselves decay like a moth-eaten garment, those who depend on wealth will “lie down in torment”, Christ himself can save both poor and rich from eternal torment, and we are to put our trust not in riches, but in the name of the Lord.

The Testimony of Fair and Honest Pay (v. 4)

Let's read again verse 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.

James once again uses Old Testament language to clarify judgment; turn to Job 24:

Verse one: “*Why are not times of judgment kept by the Almighty, and why do those who know him never see his days?*”

They thrust the poor off the road; the poor of the earth all hide themselves. Behold, like wild donkeys in the desert the poor go out to their toil, seeking game; the wasteland yields food for their children.

In verse 9, the rich take a pledge against the poor even though they are working in the vineyards of the rich, and in verse 14, the wicked kill the poor and needy. In verse 21, they do no good to the widow. But eventually in verses 23 and 24; *...He gives them security, and they are supported, and his eyes are upon their ways. They are exalted a little while, and then are gone; they are brought low and gathered up like all others; they are cut off like the heads of grain.*

And then Leviticus 19:9-13; says this, *When you reap the harvest of your land, you shall not reap your field right up to its edge; neither shall you gather the gleanings after your harvest. And you shall not strip your vineyard bare, neither shall you gather the fallen grapes of your vineyard. You shall leave them for the poor and for the sojourner: I am the Lord your God.*

“You shall not steal; you shall not deal falsely; you shall not lie to one another. You shall not swear by my name falsely, and so profane the name of your God: I am the Lord.

“You shall not oppress your neighbor or rob him. The wages of a hired servant shall not remain with you all night until the morning.

James refers to the Old Testament law and shows how the rich, according to the Law, were actually supposed to leave grain for the poor so that they may have food. This would be over and above their wages. In other words, the rich were to take care of the poor, and “love

their neighbor as themselves". They were not to oppress the poor or rob the poor. In fact they were to pay the workers each day they worked so they might have their deserved wages.

I believe that the fact that James expects his readers to know the Law here informs me that these rich men were in fact inside the church. The sin that was exposed previously in his letter is shown clearly here as breaking Jewish Old Testament law and without repentance, this would lead to judgment.

Luxury Now, Judgment Later (v. 5-6)

James concludes this section with the following verses (look down at verses 5-6):

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

James is using both Job 21 and Jeremiah 12, who are both complaining about the wealth, life of ease and lack of judgment on the wicked.

Reading from Job 21:7-13;

*Why do the wicked live, reach old age, and grow mighty in power?
Their offspring are established in their presence, and their descendants before their eyes.
Their houses are safe from fear, and no rod of God is upon them.
Their bull breeds without fail; their cow calves and does not miscarry.
They send out their little boys like a flock, and their children dance.
They sing to the tambourine and the lyre and rejoice to the sound of the pipe.
They spend their days in prosperity, and in peace they go down to Sheol.
They say to God, 'Depart from us! We do not desire the knowledge of your ways.
What is the Almighty that we should serve him? And what profit do we get if we pray to him?*

The New Bible Commentary summarizes James 5:5, 6 as follows:

Again James makes a final comment. These rich have *condemned and murdered innocent men* (or the righteous). He is not speaking of literal murder, for the Greek term translated 'condemned' indicates that the courts are involved. Nor does he mean that the righteous were executed. He is probably thinking of lawsuits in which the rich took away the wages or land of the poor. Left without adequate resources, the poor Christians starved or, weakened by poor food, died of diseases. James points out that the poor *were not opposing* the rich. There was no cause for this action by the rich. Another, and probably better, interpretation is 'and do they not oppose you?' These victims of the rich oppressors may be dead, but like the souls of the martyrs in Rev. 6:10, they are now in the very presence of God calling out for justice. That justice will not be long-delayed.³

³D. A. Carson, *New Bible Commentary : 21st Century Edition*, Rev. Ed. of: The New Bible Commentary. 3rd Ed. / Edited by D. Guthrie, J.A. Motyer. 1970., 4th ed. (Leicester, England; Downers Grove, Ill., USA: Inter-Varsity Press, 1994), Jas 5:1.

Whether the rich are judged on earth or in eternity, there will be judgment!

Conclusion

Each day when you wake up are you fully dependent on God for the shaping of your plans and the success of your plans, or merely dependant on your own strength and will?

Cling to God for his will and sovereign choice in your life, as your daily plans get changed

Pray...”if the Lord wills...I will do this or that...

Wealth will test you. The more wealth you have the greater responsibility you have with your resources.

Don't allow your resources to draw your attention away from Christ and towards a life of spiritual complacency.

What you do with your money and how you treat people related to your money does matter. How we treat others in the context of our resources will or will not reflect the reality of Christ in our lives to others.

Do not live in luxury on this earth, while ignoring the needs of others around you.

Wealth is worthless in the Day of Judgment.

Consider Isaiah 50: 10; *who among you fears the Lord and obeys the voice of his servant? Let him who walks in darkness and has no light trust in the name of the Lord and rely on his God.*

Continually go back to Christ asking for wisdom and repentance as you grow in your understanding of how to bring God honor with your finances and blessings to the body of Christ with your resources.

Let's pray...



Title
Text
Speaker

The Chapel Pulpit • <date> Sunday Morning

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