

HOW TO KNOW IF YOU ARE MATERIALISTIC, Part 1

James 5:1-6

¹*Come now, you rich, weep and howl for your miseries which are coming upon you.* ²*Your riches have rotted and your garments have become moth-eaten.* ³*Your gold and your silver have rusted; and their rust will be a witness against you and will consume your flesh like fire. It is in the last days that you have stored up your treasure!* ⁴*Behold, the pay of the laborers who mowed your fields, and which has been withheld by you, cries out against you; and the outcry of those who did the harvesting has reached the ears of the Lord of Sabaoth.* ⁵*You have lived luxuriously on the earth and led a life of wanton pleasure; you have fattened your hearts in a day of slaughter.* ⁶*You have condemned and put to death the righteous man; he does not resist you.*

v. 1a - Come now, you rich...

Q: Who are the rich?

A: Option 1: Sinning _____

Option 2: Wealthy _____ landowners of large estates

- There is no call for repentance by James (as in 4:13-17), only _____.
- Transition: v. 7 - *Therefore be patient, brethren, until the coming of the Lord.*
 - *Come now, you rich* (v. 1a) → *Therefore be patient, brethren* (v. 7a)
 - Judgement is coming on the wicked rich he just described in vv. 1-6
- Homer Kent: *"If these [rich] persons in 5:1 were viewed as part of the Christian group, it seems clear that they must have been professed believers, for the fires of judgment are described as destroying both them and their riches. It is better to understand these rich men as oppressive landowners who were not believers. They are not challenged to repent, but merely to wail over their certain prospect. They are viewed with a prophetic eye as already receiving the fires of judgment."*

Q: If James is speaking primarily to and about unbelievers, why would he include this paragraph in a letter addressed to believers?

A: James is following the example of many Old Testament _____

They wrote of judgment on foreign nations:

- Isaiah to Babylon (13:6), Philistia (14:28ff), Moab (15:1ff), Damascus (17:1ff), Ethiopia (18:1ff), and Tyre & Sidon (23:1ff)
- Ezekiel to Ammon (25:1ff), Tyre (26:1-28:19), Sidon (28:20-24), & Egypt (29-32)

Best we know, those foreign nations didn't read the letter that the prophet wrote.

In the same way, James addresses people who would probably not have been present when the letter was originally read. Why?

Q: If James is speaking primarily to and about unbelievers, why would he include this paragraph in a letter addressed to believers?

A: For _____ (that God would bring justice at the proper time)

- 2:6b - *Is it not the rich who oppress you and personally drag you into court?*
- Homer Kent - *“The primary purpose of the Old Testament prophets preaching judgment on foreign nations was to provide encouragement for Israel by assuring the nation that God would ultimately deal with her oppressors. In similar fashion, James’ Christian readers were being informed that God would judge oppression at the proper time.”*
- With this encouragement, they could righteously persevere in their suffering and leave the judgment to God

A: As a _____ (to guard against the sin of _____)

- Psalms 73:13 - *Surely in vain I have kept my heart pure and washed my hands in innocence.*
- James wants them (and us) to see materialism run amok so we can guard our hearts

v. 1 - *Come now, you rich, weep and howl for your miseries which are coming upon you.*

- “weep” (klaiō) was often used to describe:
 - the wailing that took place when someone died (Mk 5:38-39; Lk 7:13; 8:52; Jn 11:31, 33; 20:11; Ac 9:39)
 - the outward reaction that accompanied intense shame & guilt (Mt 26:75; Lk 7:38)
 - Not primarily associated with repentance
- “weep” and “howl” (ololyzō) occur frequently in the Septuagint to describe, not repentance, but the response of the wicked in the day of the Lord
 - Isaiah 13:6 - *Wail (ololyzō), for the day of the LORD is near! It will come as destruction from the Almighty.*
 - “howl” occurs only of violent grief, and it always occurs in the Old Testament in reference to God's judgment
- Conclusion: James is talking about the miseries that will come upon the unbelieving wealthy when the day of judgment comes.
- Luke 6:24 - *But woe to you who are rich, for you are receiving your comfort in full.*

Q: Is it sinful to be rich?

A: _____

- Money is not _____
 - 1 Timothy 6:10 - *The _____ of money is a root of all kinds of evil*
- _____ is the one who gives wealth
 - Deuteronomy 8:18 - *Remember the LORD your God, for it is He who is giving you power to make wealth.*
 - 1 Chronicles 29:12 - *Both riches and honor come from You...*
- The Bible talks about wealth being acquired by _____ means:
 - Working (Pro. 14:23 - *In all labor there is profit*)
 - Saving (Pro. 21:20 - *There is precious treasure and oil in the dwelling of the wise*)
 - Investing (Mat. 25:14-27)
 - Inheritance (Pro. 13:22 - *A good man leaves an inheritance to his children's children*)

Ecclesiastes 5:19 - *As for every man to whom God has given riches and wealth, He has also empowered him to eat from them and to receive his reward and rejoice in his labor; this is the gift of God.*
- A number of godly men/women in Scripture were wealthy:
Abraham, Job, David, Josiah, Joseph of Arimathea, Lydia, Philemon

Q: If it is not sinful to be rich, what is James getting at in vv. 1-6?

A: While the Bible addresses the problems that come with wealth, it nowhere condemns _____. It only condemns the _____.

Scripture condemns the wealthy for three things.

Albert Barnes - *"There is no sin in merely being rich. Where sin exists among the rich, it arises from (1) the manner in which wealth is acquired, (2) the spirit which it intends to engender in the heart, and (3) the way in which it is used."*

When the Bible condemns the wealthy, it is for:

1. How wealth was _____
2. The sinful _____ that result from it
3. How it is _____

If it's not for their wealth that James is condemning these rich people, what is it for?
What are the sins of these rich people in James 5?

① _____ (vv. 2-3)

v. 2a - *Your riches have rotted...*

- Probably a reference to _____ like grain, wheat, or barley that would be stored and was susceptible to decay
- Luke 12:18 - *I will tear down my barns and build larger ones, and there I will store all my grain and my goods.*
- *riches* (English) = *ploutos* (Greek)
 - Ploutos was the ancient Greek god of agricultural bounty; he was the son of Demeter the goddess of agriculture, harvest, and the fertility of the earth



v. 2b - *and your garments have become moth-eaten*

- Judges 14:12-13 - *Then _____ said to them, "Let me now propound a riddle to you; if you will indeed tell it to me within the seven days of the feast, and find it out, then I will give you thirty linen wraps and thirty changes of clothes. But if you are unable to tell me, then you shall give me thirty linen wraps and thirty changes of clothes."*

v. 3a - *Your gold and your silver have rusted.*

- Literally, if enough alloy was mixed with these precious metals in the making of coins, they sometimes could rust
- Figuratively, it is rusting because it is not being used

John Calvin - *"God has not appointed gold for rust, nor garments for moths; but, on the contrary, He has designed them as aids and helps to human life."*

The point: When we hoard (accumulate more than we need), those things begin to be of no _____ to us or anyone else.

Definition of hoarding: Accumulating possessions, but not making use of them
(biblically, this is called poor _____)

Example of hoarding: Luke 12:13-23

¹³Someone in the crowd said to Him, “Teacher, tell my brother to divide the family inheritance with me.” ¹⁴But He said to him, “Man, who appointed Me a judge or arbitrator over you?”

¹⁵Then He said to them, “Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions.” ¹⁶And He told them a parable, saying, “The land of a rich man was very productive. ¹⁷And he began reasoning to himself, saying, ‘What shall I do, since I have no place to store my crops?’ ¹⁸Then he said, ‘This is what I will do: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. ¹⁹And I will say to my soul, “Soul, you have many goods laid up for many years to come; take your ease, eat, drink and be merry.”’ ²⁰But God said to him, ‘You fool! This very night your soul is required of you; and now who will own what you have prepared?’ ²¹So is the man who stores up treasure for himself, and is not rich toward God.” ²²And He said to His disciples, “For this reason I say to you, do not worry about your life, as to what you will eat; nor for your body, as to what you will put on. ²³For life is more than food, and the body more than clothing.

Why do people hoard things?

①	They are _____ • They are never satisfied • They never have enough • They always want more	v. 15a - <i>Beware, and be on your guard against every form of greed</i>
②	They have a wrong view of what _____ is all _____ • They think that life consists in what they have	v. 15b - <i>for not even when one has an abundance does his life consist of his possessions.</i> v. 23 - <i>For life is more than food, and the body more than clothing.</i>
③	They live _____ • They never stop to consider that they might not be around to use what they have	vv. 18-20 - <i>I will tear down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, “Soul, you have many goods laid up for many years to come; take your ease, eat, drink and be merry.” But God said to him, “You fool! This very night your soul is required of you; and now who will own what you have prepared?”</i>
④	They are _____	v. 21a - <i>So is the man who stores up treasure for _____</i> v. 19 - <i>And I will say to my soul, “Soul, you have many goods laid up for many years to come; take your ease, eat, drink and be merry.”</i>
⑤	Because of _____ • Their god is their _____	v. 21b - <i>and is not rich toward God</i> • Luke 16:13 - <i>No servant can serve two masters; for either he will hate the one and love the other, or else he will be devoted to one and despise the other. You cannot serve God and wealth.</i>
⑥	Because of _____ • They are afraid of the future so they find their security in what they have	v. 22 - <i>And He said to His disciples, “For this reason I say to you, do not worry about your life, as to what you will eat; nor for your body, as to what you will put on.</i>

Why hoarding makes no sense:

v. 3b - *and their rust will be a witness against you*

- Your unused resources will serve as _____ against you at the judgment

v. 3c - *and will consume* (lit. “eat”) *your flesh like fire*

- The rust that eats your excess gold and silver on earth will also eat your flesh in hell (an image of God’s judgment)
- Homer Kent - “*The fires of judgment will be fueled by this rusted wealth.*”

v. 3d - *It is in the last days that you have stored up your treasure!*

- How foolish is it to spend all your life consumed with storing up treasure when the _____ is so close.
- Alec Motyer - “*These people lived without watching God's clock. They stored earthly goods as if there was nothing to expect but this life and its needs. They planned to live forever, but on the earth.*”

How do we know when we are hoarding, because the Bible also teaches that it is wise to save for the future:

- Proverbs 6:8 - [The ant] *prepares her food in the summer and gathers her provision in the harvest.*
- Proverbs 21:20 - *There is precious treasure and oil in the dwelling of the wise, but a foolish man swallows it up.*
- Proverbs 13:22 - *A good man leaves an inheritance to his children’s children.*

Q: When does it cross the line from reasonable, biblical savings to sinful hoarding?

A: When you have more than what can reasonably be _____

- James indicts the wealthy for:
 - riches that have rotted
 - clothes that are moth-eaten
 - money that is “rusted” by unuse
- So ask yourself: What is it that I am accumulating or hoarding that I don't use, and that someone else may be able to use?

Bottom line: When it becomes what we can no longer effectively use (as the Bible encourages us to use it), it is hoarding.

Q: What should we do instead with the wealth that we can never really use—that we're just hoarding?

A: Matthew 6:19-21, 24 - ¹⁹*Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. ²⁰But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; ²¹for where your treasure is, there your heart will be also...²⁴“No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and wealth.*

Luke 12:33 - *Sell your possessions and give to charity; make yourselves money belts which do not wear out, an unfailing treasure in heaven, where no thief comes near nor moth destroys. For where your treasure is, there will your heart be also.*

Luke 16:9 - *And I say to you, make friends for yourselves by means of the wealth of unrighteousness so that when it fails, they will receive you into the eternal dwellings.*

Rather than hoard out of (1) greediness, (2) a wrong view of what life is all about, (3) presumptuousness, (4) selfishness, (5) idolatry, and (6) fear, we should be good stewards of what the Lord has entrusted to us, and seek to invest in eternity.