

James' Letter

10: The Danger of Wealth

We now move into the eighth main teaching of James' letter where he addresses the way people have typically used and viewed their wealth throughout human history. It is no secret that man's main method towards accumulating wealth throughout history has involved this mindset of using others to get more for yourself. This particular portion of his letter is nothing else but a straightforward condemnation of this kind of mindset towards wealth.

James writes:

You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter. (5:5)

In a very unrelenting rebuke, James brings the hammer down on those who foolishly abuse wealth through self-indulgence, and those who accumulate their wealth by taking advantage of other people.

James is warning us of the danger of wealth.

People are storing up wrath against themselves when they step on others to store up treasures for themselves here on earth.

Working the System

Here in this passage, James seems to be addressing wealthy land owners who fail to pay proper wages to those who work for them. And while we may not be wealthy land owners abusing our servants through unjust pay, the Biblical principle is more specifically the sin of using unjust methods to accumulate wealth. It implies this mindset of working the system to get more for yourself at the expense of others. So today this could include things like:

- falsifying information on your tax return
- falsifying information on expense accounts
- false advertising
- bribing those who can “give you a better deal”
- being cheap towards those you could bless for their hard work
- holding back from giving to others in need

James uses some horrific imagery to describe what these types of people have heading their way, and later he declares that the perfect Judge is “standing at the door” and His coming “is at hand” to set things right.

There will come a day when every person will stand face to face before the Lord. What will that day be like for those who...

- had spent their whole lives focused on accumulating wealth for themselves
- had missed countless opportunities to serve others through their success
- had been filled with covetousness and selfishness in regards to wealth
- had cut corners and practiced unfair business practices to obtain wealth
- had sought their security in material things rather than the Lord
- had used their wealth to indulge themselves and hoard material things

The Bible never assumes that it is a sin to be rich, but the Bible clearly warns of wrongfully hoarding wealth and stuff. James declares that the corrosion (or disuse and decay) of the stuff that people have accumulated will be evidence against them on the day of judgement before God.

And so, James is warning us of the danger of wealth. People are storing up wrath against themselves when they step on others to store up treasures for themselves here on earth. He has addressed the way people have typically used and viewed their wealth throughout human history, but Jesus has taught us a different way.

Investing in What Matters

In his Sermon on the Mount, Jesus taught his followers:

“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also. (Matthew 6:19-21)

If you had to guess, how much money do you think you spend on things that you won't use or that you'll throw away five years from now? How much money do you spend on things that can break or be stolen at any given moment?

It would probably astonish all of us to know the exact dollar figure on how much money we waste on things we don't need and on things that hardly satisfy us. But it is perhaps even more astonishing and some might say tragic to think that even if we knew the exact figure, most of us would still not change. We may not admit it, but for many of us living in America today wasting money on accumulating stuff has become our natural way of life.

The stark reality that is revealed throughout Scripture is that we will continue our pattern of selfish spending unless we truly discover something else that we treasure more than we treasure ourselves. But until that happens, we will devote ourselves to investing in life's upgrades and the illusion of financial security.

Now, why do I say illusion? Isn't investing for the future a good idea?

Yes, of course it is. Scripture even advises it. However, as James has already pointed out for us, our saving for the future doesn't guarantee any of us a future. It doesn't guarantee a good future for our family. It is still an investment of our time, energy and focus with little certainty and no value whatsoever if we don't live long enough to use it or if it is misused by those who inherit it.

Jesus alludes to this in a story that is recorded in the book of Luke. He talks about a wealthy land owner who accumulated great wealth through his farming industry so the man decides to store it all up for himself and his future. The successful farmer finally feels that he has secured enough for himself to have a relaxing retirement where he can just eat, drink and play golf for the rest of his life. However, little did he know that the rest of his life would literally end up being just a few hours. The successful farmer dies leaving his great wealth behind him, and God declares this man to be a fool for placing his trust in the illusion of financial security.

Spending or saving large sums of your money for yourself is financial foolishness in the eyes of God. It's a poor investment in things that in the grand scheme of things are insignificant and insecure.

But as we have already mentioned, it's an investment we'll continue to make as long as we treasure ourselves more than we treasure our God.

Jesus says those that treasure God will seek to make their investments in the Kingdom of God. They will invest their lives and their money in the things that don't wear out and that can't be taken away. They will invest their lives in growing to know their Father in Heaven better

(whom they'll meet face to face). They will invest their lives in spreading the love and grace of the gospel (which grants others eternal life). And they will invest in the Christian mission (where the pay-outs have eternal significance and value).

Those who invest their lives in the things that God wants them to pursue are like the man who found a treasure in a field. He considered that treasure so necessary, worthy and valuable that it led him to sell everything he owned to purchase that field. The man who treasures God has found something in life worth selling everything else for.

We all need to have a correct view of ourselves and especially the right view of our lives in this world. As Dr. Martyn Lloyd-Jones writes,

“The great fact of which we must never lose sight is that in this life we are but pilgrims. We are walking through this world under the eye of God, in the direction of God and towards our everlasting hope.”¹

As soon as we take hold of this correct view of ourselves as pilgrims in this world and children on the way to see their Heavenly Father then everything else begins to fall into the right perspective. We will begin to view ourselves as mere stewards of our gifts, resources, possessions, intellect and talent. Stewards that must one day give an account of how we've used these things. The man of this world views himself as an owner of things, but the Christian man must see himself as he is — a humble steward who has everything that he has on lease from his Lord.

¹ D. Martyn Lloyd-Jones, *Studies in the Sermon on the Mount*, (Eerdmans: 1976), 356

What might the world look like if the average Christian invested more of his gifts, resources, possessions, intellect and talent on the things God wants Him to do rather than on the things he'd like to do for himself?

What might your own circle of influence look like if you and your family invested your life and money in this way?

We who truly treasure and ultimately trust our Father in heaven will do radically unorthodox things with the way that we spend our time, energy and our money.

James is warning us about the danger of wealth and the danger of pursuing wealth like the rest of the world typically pursues it. Jesus has taught us to be men who give more and seek to get less.

May we come to realize that investing in things that help others and honor God is a secure investment and the very thing that God has placed us within this world to do.