



## Introduction

James 5

Today the Bible is going to talk to us about money and our attitude

toward acquiring it. In every modern society there have always been three classes of people: The poor, The middle class, and the wealthy.

And for as long as those classes have existed people have bemoaned the economic disparity between these classes. Now, interestingly the Bible doesn't comment very much about the systems which create the economic disparity. The Bible almost feels carelessly indifferent toward the harsh machinery that causes the massive wealth gaps. The Bible just seems to accept the fact that these classes will exist.

The rich will exist.

- Render under to Ceasar that which is Ceasars. August Caesar died in 17 AD so Jesus grew up under this emperor. Did you know that August Caesar was the richest man that ever lived. He personally owned 1/5 of the wealth of the Roman empire. That's like the equivalent of 4.6 trillion dollars. And Jesus just says, render under to Caesar that which is Caesars.
- "The poor you will always have."
- To the Roman soldier he says, "Be content with your wages."
- Paul says, "If you find yourself a slave," Obey your master not only to the just but also to the unjust."
- If you are a master, he says, "Masters, treat your bondservants justly and fairly, knowing that you also have a Master in heaven."

Instead of commenting on the system that creates these economic disparities, he just gives commands on how to honor the Lord in your station of life, wherever you find yourself.

Because, after all, most slaves complain. Most rich people are selfish. Most middle class people complain about their pay. So if you can be different, the light of Christ will shine brightly.

Now that doesn't mean that the rich, middle class and poor are the same. These different classes will struggle differently. There are different temptations associated with those different social positions.

So depending on where are in the Bible, you will have different commands to different social classes. today James wants to address the wealthy. He wants to address the rich.

The rich are generally respected in the world, but James is reminding us that it is scary possible to be very wealthy and be very weak in faith or to have no faith at all. It is very common for those things to go together.

And there's a reason they go together. Consider a natural habitat like a jungle. Every natural habitat has it's own unique species of plants or animals that thrive in that habitat. A jungle is perfectly suited to grow giant trees, giant spiders, fruit, jaguars, wild boars, etc. Jungle conditions are required for these things to survive. Well, the habitat of wealth, the environment of wealth is very conducive to self-indulgence. It just breeds it. It just cultivates it. It's the perfect conditions for self-indulgence to thrive. And self-indulgence, 10 times out of 10, puts out the flame of faith.

Now, wealth doesn't guarantee self-indulgence. There are plenty of wealthy people who are not self indulgent. But talk to any one of those people and you will discover that to have wealth and not be self-indulgent takes constant weeding, constant maintenance, constant pruning to cut back that unwanted natural tendency.

So let's see what James has to say about wealth.

James 5:1-3, Come now, you rich, weep and howl for the miseries that are coming upon you. 2 Your riches have rotted and your garments are moth-eaten. 3 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.

So James, tell me what you really think. James is being quite direct.

There are certain temptations associated with wealth and at the top of the list is self-indulgence. And James is warning you, if you succumb to that temptation, it will rot your soul.

So what we are going to observe in the passage is four characteristics of this corrosive self-indulgence. To avoid self-indulgence, here four things you are going to have to constantly prune and weed and cut back. Here's for characteristics of self-indulgence.

# CHARACTERISTICS OF CORROSIVE SELF-INDULGENCE

## 1. It Desires Beyond Need

The clear idea here in the first three verses is that this rich person whose core heart sin is self-indulgence has acquired more than he needed. At the end of verse 3 the ESV translates it, “you have laid up treasure in the last days.” But I like the way the NIV does, “You have hoarded wealth. You have hoarded treasure. It’s a better translation because hoarding is a negative term.

So this becomes for us another test of genuine faith. Genuine faith does not hoard wealth. If your faith is weak, then you hoard. That’s what weak faith does.

Now HOW hoarding and faith are related is important to see and we can easily illustrate this from the OT. Do you remember the children of Israel when they were out in the wilderness, the Bible says that God would provide for them manna every day. But they were only supposed to gather a days worth. They were not to gather any more than one days worth of manna. What was the purpose of that exercise?

It was to teach them to trust that God would provide for them. He said to them, “I don’t want you to hoard. I only want you to gather what you need for that day. I don’t want you to gather into pantry a months worth of food because then you are going to forget about me. You will trust in your pantry instead of in me.”

So he intentionally told them to trust in God BY NOT HOARDING. I will provide for your needs. Now very predictably we are told that some of them did not have faith. Well, I know God said this stuff will come tomorrow, but what if doesn’t. There’s plenty now and I don’t want to be hungry. And so they hoarded. They took more than than they needed for the day.

And God made that food rot. Worms came pouring out of the manna. He graciously allowed the resource to fail them so that they would learn to trust not in the manna but in the God of the manna. To trust in Him instead of His gifts. Over time, as God proved himself faithful, again and again, every day there was the manna, they learned to trust and they stopped hoarding.

So do you see how faith is related to hoarding? Genuine faith doesn’t hoard. Genuine faith doesn’t worry that it’s up to me to provide for tomorrow and I’ve got to worry, worry, worry because right now it’s pouring money and I’ve got to strike while the iron is hot, I’ve got to make hay while there’s sun, and who knows how long this season of plenty is going to last, and I’ve got to fill my barns because the drought might come. I’ve got to live like Joseph in the 7 years of plenty because famine is coming.

- I am in charge of my future security.
- I need to fortify myself against danger.
- I need to insulate myself with every conceivable financial advantage so that the unforeseen disasters of the world don’t destroy me.

That's faithless living folks. Genuine faith doesn't think like that.

Now it's easy to get upset at this point, and perhaps you are upset right now, "What are you saying? Are you saying I'm not supposed to save. I'm not supposed to work hard. Should I just empty my 401k. Live paycheck to paycheck? Is that the idea?"

The easy way to answer that is by making a distinction between hoarding and saving.

The Bible is pro-saving and anti-hoarding.

In fact, there are plenty of places in the Bible where God rebukes those who do not save and do not work hard. God wants us to be like ants. Do you remember the Proverbs?

## **Proverbs 6**

Proverbs 6:6-8, Go to the ant, O sluggard; consider her ways, and be wise. 7 Without having any chief, officer, or ruler, 8 she prepares her bread in summer and gathers her food in harvest.

Proverbs 6:9-10, How long will you lie there, O sluggard? When will you arise from your sleep? 10 A little sleep, a little slumber, a little folding of the hands to rest,

Proverbs 6:11, and poverty will come upon you like a robber, and want like an armed man.

Some people hear, live by faith and they think, "Sweet, I never liked work anyway. I'm going to trust God." That attitude is the attitude of the sluggard. Paul says, "You don't work; you don't eat." The sluggard never thinks about tomorrow. They are buried in debt, paycheck to paycheck, reckless spending.



If you know a rent payment is coming, then don't go buy that new toy. Save for expenses you know will be present. Some day you will not be able to physically work so prepare. That's a basic concept that the Bible approves of.

The Bible is not against saving; it's against hoarding.

Now here's where this gets real. \*\*When we hear this, everybody says, "Okay, I hear what you are saying, but this is so unclear.\*\* Where does it turn from necessary spending to greedy self-indulgence?"

How do I distinguish between a need a want a luxury.

- If I buy a \$5k car is that self-indulgence? What about \$10k? What about \$10,001?
- Is it okay to buy a 40" TV, 50", 60" 70" See you are legalistic. All these decisions are so arbitrary.

And in kicking up all this sand, in demanding precise answers to unanswerable questions, in demanding all this nuance, we nuance away the command.

This is what is known in formal logic as the fallacy of the beard. The fallacy of the beard goes like this. How many hairs make a beard? Does one hair? no of course not. Does two? No. Does 10. Some JH boys think so. And so the reasoning goes, if you can't tell me the exact number of hairs that make a beard, then I've caught you! beards don't exist. Just because you can't name a number, doesn't mean that there isn't a point where it becomes a beard.

And just because you can't easily define self-indulgence, just because you throw your hands up and say, "Well, who could possibly define that?" Doesn't mean that it doesn't exist.

As soon as you start challenging the concept of self-indulgence, you are probably self-indulgent.

The point is you need to draw a line. You better figure out between you and the Lord what that means in your life. If you haven't drawn those lines, you will become it. Where's the lifestyle cap? Where's the limit where enough is enough.

The more money you make, the greater a distance there ought to be between the lifestyle you live and the lifestyle you're capable of living. No Christian should live as well as they're capable of. Nobody. Why? Because, Christ commands us to give some away.

Do you have a way of answering the question, "What is a necessity and what is a luxury?" If you don't have a way to do that, then your lifestyle will eternally creep up with your income.

If you have not created a cap, then there is no cap.

At the peak of Rockefeller's wealth he had 1% of the wealth of the U.S. economy. He had in today's money the equivalent of around 300 billion dollars which makes our modern day billionaires look like paupers. When asked how much is enough, his answer was, "A little bit more."

## **Corrosiveness of Wealth**

Now why is James/God so concerned about acquiring too much? Is he trying to destroy our happiness. ON THE CONTRARY! He's trying to protect it. He says, if you hoard wealth, it will rot you from the inside out.

Look at the imagery here. He talks about the gold, the silver standing in judgment against them. He talks about that hoarded wealth corroding.

Let me ask you, when do things corrode? Things corrode when they are not in use. If you take a brand new car, purchase it, park it in your driveway and come back in 30 years, it won't start. It will be worthless. The engine will have ceased up. And everybody will look at that purchase and say "that was a waste?" Why? Can't you do what you want with your money? No, we all know that money needs to be applied to noble, worth-while purposes.

And you know what is a terrible purpose. Self-indulgence. Money spent on pampering self is a bad use of money. When that money just sits in the bank, unused for God's purposes, it just has a corrosive effect on your heart. If you are not taking your money and using it to awakening people's hearts to the glory of Christ, helping people, using it to undo the ugly effects of sin, helping the poor, if you're not putting your money into people, using it to make a difference in the lives of people, it's corroding.

if you just take your talent and bury it in the ground, just sort of sit on it, the money will rot your soul like Gollum in the cave with his precious.

But we can go even one step further. You know what that is really saying? It's not so much cause and effect. It's not so much, love money and it will cause your soul to rot. It's more a statement of fact. It's saying if you love money, I'm sorry to say, but your soul has already rotted. It saying if you sit on piles of money and have no plans to use that money for God and his people, it's a sign your heart is dead. The only kind of flesh that rots is dead flesh. So if you

see the vultures circling, there must be something dead. Here's a test that never lies: When all you have to live for is money, you know your soul has died.

## **Cheating Others**

So the first characteristic of the corrosive nature of self-indulgence is desiring more than we need. If you have wealth, that's something you are going to have to constantly prune in your life.

There's a second thing he says here.

## **CHARACTERISTICS OF CORROSIVE SELF-INDULGENCE**

1. It Desires Beyond Need
2. It Cheats Others of Their Due

Now notice what the text says here.

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.

When you love money, you have a tendency to take people for all they're worth. You have a tendency to step on people for your own financial gain. People are tools. You treat people like tools. People are like drills. How do you think about drills?

You think about a drill like this: I don't want to use my precious fingernail to bore a hole into this beam. So I'll abuse my drill instead. You toss it on the ground when you aren't using it and let it get rained on.

When you do need it:

- you just run them at max RPM,
- you ignore the horrible screeching sounds it's making and you plow them into your project,
- you let them do all the hard work,
- you burn them out,
- and the poor thing is smoking hot, it's burnt wires and you throw them aside and say, "this piece of junk burnt out in 2 years."

- They don't make em like they used to.
- Oh well, there's more where that came from."

James is saying, "If you think of people like that, that's criminal." That's the expression of self-indulgence.

If you are boss, do you have a tendency to underpay people, to pay the minimum you can get away with. Or maybe the wage is fair, but you keep trying to extract more and more out of your employees. You under-appreciate. You demand more and more. Expectations for availability and response time increase.

What is driving that? Is it, really at the end of the day, concern for self or is it concern for others? Is it concern for your bottom line and not theirs? That's the corrosive self-indulgence James warns against.

The opposite of self-indulgence is others-indulgent. So to indulge your employees is to pay more than they would normally get. You are indulging them in greater benefits than the competition. You are indulging them with more time off than other comparable jobs. Instead of asking more of your existing employees you hire at your expense.

So that's the second characteristic of self-indulgence that James points out. Here's the third.

# CHARACTERISTICS OF CORROSIVE SELF-INDULGENCE

1. It Desires Beyond Need
2. It Cheats Others of Their Due
3. It Lives for the Present

Now we see this at two points in the text. Back up in verse one there's this really interesting point.

James 5:3, 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.

What's up with that phrase, "In the last days." You've stored up treasure 'in the last days.' It's a really intriguing phrase.

We see another hint of it in verse 5.

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

You have lived in luxury ON EARTH. You have fattened your hearts in a 'A DAY OF SLAUGHTER.'

What is this last day and the day of slaughter he is referencing?  
How is that related to hoarding wealth?

The imagery all through here is imagery of judgment. Notice in verse 4



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.

The Lord of hosts. In Hebrew the word host is literally the word for armies. And it's used to describe God as this powerful leader of both earthly and heavenly armies.

So James is saying, "In the name of the Lord Almighty, in the name of the God of the armies of Israel whom you have defied, in the name of the Lord of the heavenly hosts who you have defied..."

REPENT before the day of judgment falls. This is a call to repent. God is holy, powerful and determined to judge those who infringe his commandments. And one his commands is to not love money.

Here's the entire point James is making. People who have too much concern for money or whose lifestyle is so important they are willing to sacrifice others, their eschatology isn't straight.

They are living for luxury ON EARTH. But that's all going to end in a blink of an eye.

To be greedy IN THIS LIFE is to accumulate indictments and charges against yourself in the day of judgment. All the self-indulgence of this life will be evidence of your love of money rather than your love of the Lord.

That wasteful spending on self, or that wasteful saving without any purpose, will come back as a witness against you in the 'last days'.

James is making the point that the rich here, instead of acting to avoid that judgment, are, by their selfish indulgence, incurring greater guilt. They are like cattle being fattened for the kill.

Think about the judgment day. Repent! Give, give, give it away. Many card games are setup like this. When the first person goes out, you count up your points. And all those cards left in your hand count against you.

That's how God wants you to think about your wealth. Sure you need those high face cards to make purchases, buy a house and car, but you have more than you need so give, spend, go out giving. Have nothing left in your hand.

That's the Bible's view of money.

James is basically saying, "If you hoard wealth,

- you've forgotten about the fact that Jesus Christ could come back any time and the curtain could come down.
- You've forgotten all of your gold and all of your silver will rust.
- You've forgotten those high face cards will be counted against you not for you.
- You've forgotten the distinction between temporal value and eternal value.

Don't be like the rich fool who spends his entire life investing in wealth to be stored. He put all his money in barns, realized he didn't have big enough barns, so he tore down his barns to build bigger ones and then he died. What good is his money now?

Every Christian ought to believe in prosperity theology. It's just a question of timing. Do we prosper now or in heaven?

## **CHARACTERISTICS OF CORROSIVE SELF-INDULGENCE**

1. It Desires Beyond Need
2. It Cheats Others of Their Due
3. It Lives for the Present
4. It Forgets the Lord

James 5:6, You have condemned and murdered the  
righteous person. He does not resist you.

Here's the problem with this last verse. The translators here have made a decision for you and you can't see it. So your understanding of the text is hijacked by a decision that a translator made for you. You didn't even know there was translation decision to be made.

When you read this you assume that the rich person used his power and influence to murder the poor, right? But there's an alternate way of translating this text.

Here's a little Bible study tip. If ever you want to know the most literal possible translation of the Bible, open up a translation called the Young's literal translation. Robert young translated this in 1862 for this exact purpose. He was pretty frustrated at the number of translation decisions that translators made for you.

What this guy did was just literally translate word for word without any attempt at readability. So if you don't know Greek, this is kind of the next best thing. It's helpful sometimes to see the kinds of

decisions translators have made in order to make the text more readable.

Here's YLT.

“ye did condemn – ye did murder the righteous one, he doth not resist you. (Jas. 5:6 YLT)”

Literally, in the Greek, this is what James says, “You have condemned and murdered the righteous One (singular) who does not oppose you. You have condemned and murdered the righteous One”

The ‘righteous One’ is what it says, literally. “who does not oppose you.”

You see, most of the translators say, “Well, in the context here, James must be talking about the rich person somehow killing the poor.”

First of all that would be pretty extreme behavior going on in the

church. There's not really any evidence of this. But secondly, and more importantly, it doesn't say that. It says you murder the righteous One."

- It doesn't say you have murdered "the righteous ones." plural.
- It doesn't say you have murdered "the righteous poor."
- It says you have murdered "the righteous One."

I would expect if he were talking about a poor man, it would say, you have murdered him and because he was poor he was not able to oppose you. But that's not what it says. It says, "you have murdered the righteous one who does not oppose you." It's saying that righteous one who was murdered could have opposed you but chose not to. He voluntarily did not oppose. I think this is a reference to Christ.

So what is he saying? James says ultimately the reason

- you're so concerned about money and the reason
- you're grasping at it
- you're abusing your employees like drills
- you're stepping on people
- you're fretting about money

You know why? Because you have forgotten the RIGHTEOUS One who was betrayed for 30 pieces of silver, but he didn't resist. He voluntarily died for you. You have forgotten what he has done for you.

Your behavior in self-indulgence is the behavior that put Jesus on the cross. Have you forgotten that it was self-indulgence that put him there?

The GREAT sin, the greatest sin, the sin of sins is loving self. It's indulging self. It's making the world about self. It's worship of self.

You want to know what ultimately rots your soul? Loving yourself.

Don't forget what Jesus has done. Jesus died to save you from loving self. This whole deal about money is just a symptom at the very top. Get to the root. The root issue is that God wants you to look at that man hanging on a cross and see him bleeding, see the thorns. Stare at them. Look at the spear in the side. Fix your eyes on it. Jesus died that death to save you from the sin of self-indulgence. From the sin of thinking that you are the center of the universe and that all the wealth and money and riches of the world ought to be funneled to you to make you happy. Jesus died to save you from thinking that God gave you money to elevate and deify self. That's what he died for. He died for self-worshippers.

Let that sink in. That's why the bloodied Jesus hangs on the cross. Will you now, say "Thank you Lord for dying for my self-indulgence and then continue to use your money for self in a self-indulgent way?"

Are we now just going to go about life thinking about how to pamper ourselves? Are we just going to lazily spend without a budget and not think about the RIGHTEOUS One who is worth more than all the gold and silver, who died and did not resist because he loves you.

## **Take Responsibility.**

I want to end with a call to be courageous. What is courage? Courage is the ability to do something that is frightening.

Here's something that takes incredible courage. Stand up and speak the words, "I take full responsibility for my idolatrous heart. I am the self-indulgent sinner who nailed Christ to the cross. My credit card statements say so. My bank balances say so. Look at my receipts."

We need to take full responsibility for how we think/believe and act. You and I are not robots forced to respond to the stimuli around us. We are free-standing moral agents. And as free standing moral agents we have been given the ability to love differently.

- We have been given the ability to set our affections on things above, not on things that are on earth. - We have been given the ability to look not at the things which are seen but at the things which are unseen.
- We have been given freedom to love the Lord our God with all our hearts all our souls and all our minds and love our neighbor as ourselves....to not indulge self.

So, as Americans, most of us are wealthy. Most of us need to prune, prune, prune, weed, weed and weed these ugly self-indulgent attitudes out of the heart. Let's do that right now as we close.





FAITH *that* WORKS

THE BOOK OF JAMES