

James 5:1-6 “Faith and Money”

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Thesis: Your attitude about money reveals your attitude towards God. James cries out against using wealth for self-indulgence and luxury. The failure to use resources to advance God’s kingdom, relieve suffering, and honor God reveals a lack of faith and spiritual maturity. Genuine faith in Christ is revealed by attitudes that trust God, and actions that honor God with your money.

Someone might have a distrust of institutions generally, or the Church specifically. If that is the case, ask questions. You’re likely to get very reasonable answers. However, don’t use a claimed distrust of institutions as a smokescreen for not trusting nor honoring God.

5 Come now, *you* rich, weep and howl for your miseries that are coming upon *you*!

² Your riches are corrupted, and your garments are moth-eaten. ³ Your gold and silver are corroded, and their corrosion will be a witness against you and will eat your flesh like fire. You have heaped up treasure in the last days. ⁴ Indeed the wages of the laborers who mowed your fields, which you kept back by fraud, cry out; and the cries of the reapers have reached the ears of the Lord of Sabaoth. ⁵ You have lived on the earth in pleasure and luxury; you have fattened

your hearts as in a day of slaughter. ⁶ You have condemned, you have murdered the just; he does not resist you.

Subject: faith and money

Object: trust and honor God with your money

A. Harmful attitudes and actions about money:

James has urged us to recognize our dependence upon God for our plans [4:13-17], and now focuses on depending upon God regarding our finances. James uses strong language to grab our attention. Since James is addressing *the rich* we need to consider, who are the rich? Some may consider the rich to have assets in excess of one million dollars, or the super-wealthy who represent the top one to three percent richest people in the country or globe. However, nearly half the world lives on less than five dollars U.S. per day, or \$2,000 per year (World Bank 10.18). At least seventy-one percent (71%) of humanity lives on less than ten U.S. dollars per day, or \$3,500 per year (CNN 7.15). Perhaps it is wise to **define wealth, or the rich, as those who have more than enough resource for their needs.**

Context and cost of living are relevant, but some of our assumptions about who is rich or wealthy should be challenged.

Hoarding wealth [1-3]:

Come now, you rich, weep and howl for your miseries that are coming upon you! [1]. James is addressing the rich who have selfishly gathered their wealth. They are to *weep and howl* referring to mourning, because when they stand before God, they may not be saved. Unwillingness to share resources reflects an unhealthy or non-existent spiritual life. Jesus declared, “It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God” [Matt. 19:24].

Wealth can be an obstacle to true saving faith:

² Your riches are corrupted, and your garments are moth-eaten. ³ Your gold and silver are corroded, and their corrosion will be a witness against you and will eat your flesh like fire. You have heaped up treasure in the last days. In the ancient world, food, clothing, gold and silver were symbols of wealth.

James’ description of *corrosion* is a reference to corruption associated with self-indulgent luxury.

“The love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness...” [1 Tim. 6:10]. Money, in and of itself is neutral, but it tends to corrupt. Our affection for and addiction to money will cause us to stray from God and miss opportunities to advance His kingdom. James observes, *will be a witness against you [3]* in the sense that one’s attitudes toward wealth reveals their heart for God.

Taking advantage of others for gain [4,6]

⁴ Indeed the wages of the laborers who mowed your fields, which you kept back by fraud, cry out; and the cries of the reapers have reached the ears of the Lord of Sabaoth.

The wealth that was accumulated by exploiting others' labor cry out to God. If you covet, you will break all the other commandments, and neglect and harm others: *You have condemned, you have murdered the just; he does not resist you* [6]. Those who have exploited or oppressed may not care, but God cares. *The cries of the reapers have reached the ears of the Lord of Sabaoth* [4]. The *Lord of Sabaoth* or Lord of Hosts (armies of heaven) hears those who are exploited, oppressed, and neglected. The idea is that the rich may not care, but God cares and will avenge.

Over indulgence [5]

You have lived on the earth in pleasure and luxury; you have fattened your hearts as in a day of slaughter. They were selfish in their pursuit of pleasure and luxury; and unaware of the coming judgment. Livestock fattened before slaughter are unaware of their coming demise. Similarly, those who are selfish with their resources and neglect God fatten themselves to their destruction. Jesus declared, No one can serve God and money [Matt. 6:24]. So, if money is your God, then you have no life with Christ.

B. Helpful attitudes and actions about money:

Respond to God's gift to you: God has given us Jesus - His best. Jesus has sacrificed His life so that you can experience life with God. Don't make money your identity, but make being a follower of Jesus your identity. Ultimately, all that you have is a gift from God. Those who appropriate and appreciate

this reality seek to honor God and reflect His giving nature. We cannot purchase salvation by giving, but those who are saved have learned that it truly is more blessed to give than to receive [Ac. 20:35]. There is a tendency to trust wealth (savings and assets) for security, or pursue the accumulation of wealth as a means to security, which keeps people from God. Unfortunately, money is not reliable, but God is faithful, gracious, generous, and caring.

Neuroscientists have discovered that acts of charity give humans pleasure, activating two parts of the brain: the ventral tegmental area in the midbrain that gets satisfaction from sex, drugs, and food, and the subgenual area of the brain, which is stimulated in response to cute babies and romantic partners [The Atlantic 12.271.6].

What is the purpose of offerings [giving]?

In the Old Testament [OT] and the New Testament [NT], the giving of financial resources is: an expression of worship, an act of devotion to God and declaration of trust in God, and provides for God's house (place of worship), God's servants (those who have dedicated their life to serving God), benevolence (charitable support of the community of faith's needs), and advancing God's kingdom (locally and beyond) [Lev. 27:30, Num. 18, Dt. 14:24, 2Ch. 31:5, Matt. 23:23]. The world (non-believers) will support the world's causes, but only Jesus' followers will support God's work.

The value of a long-term plan: Most of us are struggling with the idea of preparing for retirement. As

people become aware of living longer, they are seeking to plan for ten to twenty years after they stop working. The problem is that we aren't planning long enough. We are actually living much longer than most are planning for - eternity...

Jesus' Sermon on the Mount is the most profound teaching the world has considered [Matt. 5-7]. Jesus spent much of His message talking about money, because the heart of the matter is the matter of our hearts. For most of us who are trying to follow Jesus, there is a battle for affections between God and money. Jesus reveals the antidote, **“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” [Mt. 6:19-21].**

As a follower of Jesus, you will lay-up treasure in heaven when you use your God-given resources (time, talents, and treasure) to glorify God, demonstrate His love, and advance the gospel [see also 1Tim. 6:17-19, Matt. 19:21, Matt. 25:14-30]. Note, that you cannot begin to accrue rewards until you receive Christ, because you cannot have God honoring motives prior to life in Christ. Your faithfulness with God's resources on earth will impact your experience of eternity. Your heavenly treasure is secure and unlike earthly treasure cannot be threatened, compromised, or lost. When heavenly rewards become the focus, then your affections are towards God rather than wealth.

How should Christians give? Regularly, proportionately, cheerfully and generously [1Co. 16:1-2,

2Co. 8:9-15, 9:6-12, 1Tim. 6:18].

Study Guide Qs

Q1. In what ways can our use of resources reveal our attitudes about God?

Q2. How does giving flow from appropriating and appreciating God's gift to you?

Q3. How does giving to God's work make you feel?

Q4. How would you like to apply this lesson?

1. Read 1Cor. 16:1-2, 2Cor. 8:9-15, 9:6-12, and 1 Tim. 6:18. What did you learn about God, money and yourself?

2. In the midst of the Sermon on the Mount, Jesus teaches us about our attitudes about God and money [Read, Matt. 6:1-4, 19-34]. What did you learn about God, money, and yourself?