

"Come now you rich, weep and howl for the miseries that are coming upon you. ... You have condemned; you have murdered the righteous person. He does not resist you" (James 5:1–6).

Perotional

That the original audience of the epistle of James must have developed an infatuation with the wealthy is clear from the many passages that offer warnings to the rich or criticize the church for giving deference to those with great means (1:9–11; 2:1–13; 4:13–17). In the face of great trials, it seems that many in this audience either placed great hope in their own wealth or had an inordinate longing to run in the same circles that the wealthy did.

In today's passage, James offers his harshest criticism of the rich. At first glance, 5:1–6 seems to be disconnected to the section before it. However, the warnings we read here are well-placed since earthly wisdom often calls for trust in one's money, and James warned his audience about following the wisdom of this world in chapter 4.

It is a bit uncertain as to whether the rich people James is condemning are believers. Many say that James is addressing unbelievers since this passage offers little hope of repentance and because its style is similar to passages from the Old Testament that are addressed to the pagan enemies of Israel (for example, Isaiah 13). Even if this is the case, we as believers must also pay close attention to these warnings. This passage tells us that the success of the oppressive rich will be only temporary, but it gives us a stern warning as well. According to John Calvin, it warns us so that we "might not envy their fortune, and also that knowing that God would be the avenger of the wrongs they [the poor] suffered, they might with a calm and resigned mind bear them."

James condemns the rich landowners in these verses for trusting in their wealth and for earning their money as a result of fraud and oppression. The wealth that they have stored up is wasting away and cannot be trusted to save them at the end (5:1-3). They have oppressed the poor by depriving them of the wages that they have earned (v. 4), and by their wealth they have fattened themselves for the day of

judgment (v. 5). The earthly wisdom that looks to money for security will fail in the last day, for when Christ returns, all that is not of eternal value will be destroyed.

CORAM DEO (In the Presence of God)

Most wealthy Christians would probably not be guilty of withholding pay from their employees. However, there are many other ways in which wealth can be misused. For example, it is possible to sin by living to the full extent of one's means without helping to contribute to the spread of the Gospel. Whether or not you have great wealth, ask the Lord to show you how your resources can be used for His kingdom and begin taking steps to follow His direction.¹

PENU

1. Describe a time you won a prize or raffle. What did you do with the winnings?

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JAMES 5:1-6

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- 2. What does James call "the rich" to do?
- 3. What was about to happen to them?
- 4. What had happened to their riches?
- 5. Who was crying against the rich?

¹ http://www.ligonier.org/learn/devotionals/rich-oppressors/

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The worldview of the preceding paragraph (4:13–18) was that God rules over time and requires our obedience to His will in all use of it. The same worldview is extended now to encompass material wealth: God rules over wealth and requires our obedience to His will in all use of it.

6. What connections can be made between the use of our money and time? Why is it so important for Christ followers to manage both in a God-honoring way?

7. How can having a godly mindset regarding money change the way we use or spend it? In what ways can money show the true desires of the believer's heart?

In our text, James again assumes the role of Old Testament prophet, thundering against the ungodly rich who oppress the poor. The words of our text are not an appeal to repentance, but rather a scathing denunciation of wrath to come. While there may have been some professing Christians in the churches to which James wrote who were guilty of the sins he confronts here, his main target was the ungodly rich outside of the church. This is evident both by his prediction of judgment to come and also by his shift in 5:7 when he addresses those in the church as "brethren."²

8. Why would James spend six verses denouncing those who are outside of the church, who would never read this warning anyway?

² Sermon by Steve Cole found @ http://www.fcfonline.org/content/1/sermons/091805M.pdf

It's similar to when the Old Testament prophets pronounced woes on Israel's pagan enemies (see Isaiah 13-19). The warnings serve two main purposes. **First, they should encourage us who know God to be faithful and endure, knowing that in due time He will judge the wicked. Second, it should warn us not to fall into any of the sins that will bring judgment on the wicked.** In the case James is addressing, it is easy when you're poor and oppressed to think, "If I can just get rich, I will no longer have to deal with these problems!" So we can be tempted to pursue wealth, mistakenly thinking that happiness lies in getting rich. So to the church, James is saying, Because wealth can be a dangerous trap, we should be careful not to use it in an ungodly manner, but rather to be faithful.³

9. What problems can money alleviate? Which problems can it create? How can we use it to address certain issues without creating new ones?

STOP HOARDING (5:2-3).

These rich people had so much stuff that it was rotting in storage. What good are silos full of grain if, when you go to get a bag full, it's spoiled or full of mold? What good are ten changes of clothes if, when you go to get something out of the closet, it's moth-eaten? What good is a bank vault full of jewels if you're afraid to wear them for fear of being robbed?

As I said, the Bible commands us to provide for our families' and our own needs, but it condemns hoarding our money and possessions when it can be put to use to further the Lord's work or to help others. **Where that balance point is, I cannot tell you.** But I will say that not many of us here in America live on the lean side! Often behind our hoarding is either the sin of greed or a lack of trust in God to provide for our future needs. Don't spend your life collecting junk that you never need or use. Give it away!⁴

10. If James describes hoarding as possessions that rot or corrode while in storage, what possessions do you have right now that could be placed under the heading of hoarding?

11. How do we know if we have crossed the line from proper savings for the future to ungodly hoarding?

³ Sermon by Steve Cole found @ http://www.fcfonline.org/content/1/sermons/091805M.pdf

⁴ ibid

STOP CHEATING PEOPLE (5:4)

James was denouncing wealthy landowners that were cheating their laborers out of their hard-earned wages. Whether they were not paying them the full amount promised or cheating them on the pretext that they had not fulfilled their quotas or whatever, we don't know. But it was a common enough problem to be mentioned several times in the Bible. Leviticus 19:13 states, "You shall not oppress your neighbor, nor rob him. The wages of a hired man are not to remain with you all night until morning." (See also, Deuteronomy 24:14–15; Jeremiah 22:13; Malachi 3:5.)

Often in that economy, day laborers got by on that day's pay. To withhold it on some false pretenses would literally rob the worker and his family of their daily bread. Most of us are not in the position of paying wages to workers. If we are, we should be generous and fair. But if we're not, the principle still applies, that it is always wrong to cheat others for our own financial gain.⁵

12. What are some common everyday ways that we can financially cheat people? What excuses might people give to condone such actions?

13. How should this passage impact the Christian's view of things surrounding the workplace such as the minimum wage and mandatory benefits for employees?

STOP LIVING IN LAVISH LUXURY AND SELF-INDULGENCE (5:5)

Such self-centered accumulation and indulgence is, and always has been, sub-Christian, even if the perpetrators are Christians. James excoriates such living: "You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter" (v. 5) James' reference to luxurious living is very descriptive in its literal rendering: "You have lived delicately"— a soft, pampered life. His mention of "self-indulgence"— literally "taken your pleasure"— evokes the wasteful living of the prodigal, wanton self-indulgence.

This is conspicuous consumption, **a sin that assaults us every hour as we walk through a shopping mall, watch television, or go through the day's mail.** This is a powerful temptation, but the divine statement for those who reject God's grace and pursue an indulgent lifestyle is even more powerful: "You have fattened your hearts in a day of slaughter" (v. 5). What a terrible thought, especially if you have ever

⁵ ibid

dressed out an animal for the table. "The wealth of the rich becomes a wasting disease." James' scathing words to the unregenerate must also find their mark in us. There are times for sumptuous celebration—holidays, birthdays, or anniversaries. There are times to feast and lavish our loved ones. But a life of conspicuous consumption— delicate, soft luxury— is not Christian. Do not be fooled by the evangelistic gigolos who tell eager ears, "You are children of the King— live like it!"⁶

14. A recent study⁷ showed that Americans find themselves in the top ten of the richest countries (people) in the world. How can one know when he is guilty of living in luxury?

15. Is it wrong for a Christian to own nice things or to buy unnecessary items in light of such poverty and gospel need throughout the world?

16. How can purchases on demand and disposable income that allows us to rarely deprive ourselves of anything hinder our walk with God and gratitude for His everyday grace?

DON'T HURT INNOCENT PEOPLE FOR THE SAKE OF OUR PROFIT (5:6)

Some think that James is speaking of literal murder. Others say that he is speaking figuratively, or looking at the practical outcome of the rich cheating the poor out of their wages and thus their daily bread.

The word "condemned" points to the use of the legal system to take advantage of the poor. Perhaps by bribing judges or by hiring powerful lawyers, the rich were wrongfully taking land or houses from the poor, or forcing them into a lifetime of indentured slavery. If you had confronted them, the rich would have protested, "It was all legal! We didn't break the law!" But what is technically legal is not always moral or right. While we may never kill someone for the sake of our own financial gain, we should be careful never to hurt others for our own financial gain.

⁶ Hughes, R. Kent. James (ESV Edition): Faith That Works (Preaching the Word) (p. 195). Crossway. Kindle Edition.

⁷ http://www.worldatlas.com/articles/the-richest-countries-in-the-world.html

- 17. What struggles are unique to the poorest among us? In what ways can the rich add to their difficulty without knowing it?
- 18. What are some modern-day examples of innocent people being marginalized by the rich who use them for profitable gain? What can Christians do to protect against this mistreatment?

HAVING THE PROPER FOCUS AND PLAN

James is not saying wealth is wrong; rather, he denounces wealth when it gets in the way of our relationships and call from God and when we use it to bring harm to others. This comes down to our attitude concerning security, and priorities about money over spiritual and relational matters!

Our focus needs to be on God and our trust in Him, not money, things, or power! It is not your bank account; it is your soul account! Our true riches are in Christ alone! Wealth is not sinful, or even harmful, as long as it is seen as a tool. It does become a problem and a distraction when it becomes our focus and God is pushed out of the picture. We are also called to be responsible and accountable stewards with wealth; so, use it wisely, with honesty, and do not hoard it, misuse it, exploit it, steal it, or waste it. Give it away with generosity for godly influence to further His Kingdom (Proverbs 11:24–25; 15:27; 16:8; 17:23; 20:17; 21:14; 22:2; 23:1–3; 30:7–9; Ecclesiastes 5:10–20; Matthew 6:19–21; 25:14–30; Luke 12:13–21; Acts 4:36–37; Ephesians 5:10; 1 Timothy 6:10).⁸

19. James clearly articulates that God will evaluate our use of the riches He gives to us. What can we do in order to have peace that God affirms our use of His money?

20. Where might God be leading you to use your riches for His kingdom instead of your own personal desires? What action steps must take place in the days to come in order to achieve this goal?

⁸ R. J. Krejcir Ph.D. Into Thy Word Ministries www.intothyword.org found @ http://70030.netministry.com/apps/articles/?articleid=33642&columnid=3803